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NINETEENTH ANNUAL REPORT

ON

FRIENDLY SOCIETIES.

REPORT OF THE ACTUARY FOR FRIENDLY SOCIETIES FOR THE YEAR 1896,

TO WHICH ARE APPENDED THE

THIRD QUINQUENNIAL VALUATION, CONTRIBUTIONS AND BENEFITS, STATISTICS OF FRIENDLY SOCIETIES, ETC.

PRESENTED TO BOTH HOUSES OF PARLIAMENT PURSUANT TO ACT 54 VICT. No. 1094, SECTION 10.

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Year.	Compendium of Contents.
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1877	Specimen of—Card (p. vii); Return A—Funds, Receipts, Expenditure; Return B—Sickness, Mortality, &c., (pp. viii, ix); Valuation of a Friendly Society (p. xi); Rates of Sickness and Mortality, and Disbursements therefor, 1876, in Victorian Friendly Societies at Quinquennial Age-periods; Sickness and Mortality in Victoria and England compared (p. xiii).
1878	Misappropriation of Sick and Funeral Funds to the Incidental Fund (p. xi).
1879	*Parliamentary Paper, No. 7:* Sick Unions (p. 7); Forms of Accounts, Balance-sheets, and Valuations; Instructions and Fees to Public Valuers and Auditors (pp. 7–17); Valuation Tables at 4 per cent., with explanatory observations by the Actuary (p. 17); *Parliamentary Paper, No. 32:* Opinions of Counsel (M.U.I.O.O.F.)—Trustees must invest Society's money to best advantage, Lodge debt to Sick and Funeral Fund must be repaid (p. viii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xiii).
1880	Specimen of Valuation Forms (with explanatory observations by the Actuary), Accounts, Night-book (pp. x, xxi); Fees for Valuations (p. xviii); Sickness and Mortality of Miners, by Mr. T. Angove (p. xviii).
1881	Memorandum on English Valuations, by Mr. J. M. Ludlow, Chief Registrar (p. viii); Opinion of Counsel (M.U.I.O.O.F.)—Misapplication of Interest (p. ix); Explanatory Observations on the Valuations by the Actuary (p. xix).
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1884	Sickness, Mortality, and Withdrawals in M.U.I.O.O.F. and A.O.F., England (p. xi); Opinions of Counsel (M.U.I.O.O.F.)—Illegality of voting money for Entertaining Deputies and of Levy for Almshouses (p. xv); Actuarial Fees for Valuations, Certificates, and Preparation of Tables (p. xxxv); Mortality and Sickness of Miners (p. xxxix).
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1886	Societies which have and have not increased Members' Contributions (p. xii); Division of Graduated Contributions (p. xv); Canon Blackley's Scheme of National Provident Assurance (p. xvi); Accumulation of money at interest (p. 41).
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1889	Tabular Summary and Report on Second Quinquennial Valuation (pp. viii–xxiv); Contributions for same benefits in M.U. and A.O.F., England, Societies in New Zealand, and in A.N.A. and A.O.F., Melbourne District, Victoria (p. xvii); Experience of M.U., A.O.F., and I.O.R., England (p. xx); Societies which have and have not increased Members' Contributions (p. xxiv); Privileges of Registered and Disabilities of Unregistered Friendly Societies (p. xxv).
1890	Medical Benefits and Contributions per Contributing Member (p. xii); Results of First and Second Valuations of all the Societies compared (p. xiv); Scales of Contributions and Benefits in the several Societies (p. xviii and Appendix A); Old Age Pensions or Superannuation (p. xx); Suggestions to Secretaries when filling up the Annual Returns (pp. xx–xxiii).
1891	Decennial Experience of Friendly Societies—The M.U.I.O.O.F., Victoria, 1881–90—Explanation of the method employed to collect the experience; Decennial rates of Mortality, Sickness and Exclusions; Comparison of the Victorian M.U. rates of Mortality, Sickness and Exclusions, with the Corresponding Rates in English Societies on the basis of Proportional Distribution of Members (Appendix B).
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1895	Transfer from the Government Statist to the Actuary for Friendly Societies of statutory duties under the Friendly Societies Acts 1890, 1891, and *Trade Unions Act* 1890 (p. vii); Misappropriation of Sick and Funeral Funds, with letter to offending Societies (p. xviii); Friendly Societies in the Australasian Colonies (p. xix).

THE FOUR QUINQUENNIAL VALUATIONS: PERIOD AND DATE OF COMPLETION.

First Valuation.			Second Valuation.			Third Valuation.			Fourth Valuation.		
Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.	Society.	As at end of—	When Completed.
A.O.F., Ct. Ararat ..	1880	10.11.81	M.U.I.O.O.F. ..	1885	31.12.86	A.O.F., Ct. Ararat ..	1890	11.2.92	M.U.I.O.O.F. ..	1895	28.7.97
M.U.I.O.O.F. ..	1880	22.8.82	A.O.F., Ct. Ararat ..	1885	4.2.87	M.U.I.O.O.F. ..	1890	5.3.92	A.O.F., Ct. Ararat ..	1895	17.8.97
St.P.S., M. D. ..	1881	25.11.82	A.O.F., Ct. Unity ..	1886	16.6.87	A.O.F., Ct. Unity ..	1891	13.3.93	A.O.F., Ct. Unity ..	1896	18.8.97
A.O.F., Ct. Unity ..	1881	2.12.82	I.O.O.F.	1886	24.12.87	I.O.R.	1891	26.7.93	G.U.O.F.G. ..	1896	9.10.97
I.O.O.F.	1881	23.12.82	I.O.R.	1886	10.2.88	G.U.O.F.G. ..	1891	13.11.93	A.O.F., O. & M. D.	1896	14.10.97
U.A.O.D.	1881	24.8.83	St.P.S., M. D. ..	1886	29.3.88	I.O.O.F.	1891	14.2.94	A.O.F., M. D. ..	1896	
A.O.F., M. D. ..	1881	24.9.83	U.A.O.D.	1886	12.7.88	U.A.O.D.	1891	12.6.94	I.O.R.	1896	
G.U.O.F.G. ..	1881	10.10.83	A.O.F., O. & M. D.	1886	6.9.88	A.O.F., O. & M. D.	1891	22.8.94	A.O.F., P. D. ..	1896	
P.M.B.S.	1881	15.11.83	A.O.F., P. D. ..	1886	4.10.88	A.O.F., P. D. ..	1891	30.8.94	St.P.S., M. D. ..	1896	
A.O.F., P. D. ..	1881	22.11.83	G.U.O.F.G. ..	1886	30.10.88	St.P.S., M. D. ..	1891	6.9.94	I.O.O.F.	1896	
A.O.F., O. & M. D. ..	1881	30.11.83	A.O.F., M. D. ..	1886	31.1.89	A.O.F., M. D. ..	1891	28.11.94	U.A.O.D.	1896	
I.O.R.	1881	19.12.83	O.St.A., S.C. ..	1887	11.3.89	A.N.A.	1893	13.12.95	A.N.A.	1898	
A.O.F., Ct. Freedom	1882	7.4.84	O.S.T., Vict. G. D. ..	1888	17.1.90	A.O.F., Ballt. D. ..	1893	22.1.96	A.O.F., Ballt. D. ..	1898	
O.S.T., Vict. G. D. ..	1882	10.4.84	O.S.T., M. G. D. ..	1888	28.1.90	M.T.B.S. ..	1893	30.1.96	M.T.B.S.	1898	
A.O.S.	1882	25.4.84	O.S.T., B. & S. G. D.	1888	3.2.90	A.O.F., Bend. D. ..	1893	3.2.96	A.O.F., Bend. D. ..	1898	
A.O.F., G. & W. D. ..	1882	9.5.84	G.U.O.O.F. ..	1888	19.2.90	A.O.F., G. & W. D.	1893	17.2.96	A.O.F., G. & W. D.	1898	
A.O.F., Bend. D. ..	1882	30.5.84	O.St.A.	1887	25.2.90	O.St.A., S.C. ..	1893	2.3.96	O.St.A., S.C. ..	1898	
A.N.A.	1882	23.6.84	A.N.A.	1887	7.3.90	P.A.F.S.	1893	27.3.96	P.A.F.S.	1898	
O.St.A., S.C. ..	1882	11.7.84	P.A.F.S.	1887	8.5.90	O.St.A.	1893	5.6.96	O.St.A.	1898	
O.St.A.	1882	13.8.84	A.O.F., Bend. D. ..	1887	28.5.90	A.O.F., Ct. Freedom	1893	25.6.96	A.O.F., Ct. Freedom	1898	
P.A.F.S.	1882	25.8.84	A.O.F., Ct. Freedom	1887	6.6.90	G.U.O.O.F. ..	1894	19.9.95	G.U.O.O.F. ..	1899	
A.O.F., Ballt. D. ..	1882	1.11.84	A.O.F., G. & W. D.	1887	18.6.90	O.S.T., B. & S. G. D.	1894	10.7.96	O.S.T., B. & S. G. D.	1899	
St.P.S., G. & W. D. ..	1883	1.11.84	G.S.R.S.	1888	8.7.90	O.S.T., Vict. G. D. ..	1894	12.8.96	O.S.T., Vict. G. D.	1899	
A.O.F., Ct. Amherst	1883	7.11.84	U.L.F.S.	1888	12.7.90	O.S.T., M. G. D. ..	1894	16.9.96	O.S.T., M. G. D. ..	1899	
St.M.T.A.B.S. ..	1883	4.12.84	A.O.F., Ballt. D. ..	1887	9.8.90	G.S.R.S.	1894	19.9.96	G.S.R.S.	1899	
G.U.O.O.F. ..	1883	29.12.84	H.A.C.B.S. ..	1888	26.8.90	St.P.S., G. & W. D.	1894	24.9.96	St.P.S., G. & W. D.	1899	
O.S.T., B. & S. G. D.	1883	24.1.85	St.M.T.A.B.S. ..	1888	29.8.90	I.N.F. *	1894	28.10.96	I.N.F.	1899	
G.S.R.S.	1883	12.6.85	A.O.F., Ct. Amherst	1888	1.9.90	A.O.F., G. D. ..	1894	20.1.97	A.O.F., G. D. ..	1899	
A.O.F., G. D. ..	1883	5.8.85	A.O.S.	1887	15.9.90	A.O.F., W. D. ..	1894	3.2.97	A.O.F., W. D. ..	1899	
A.O.F., W. D. ..	1883	22.12.85	A.O.F., W. D. ..	1888	7.11.90	A.O.F., Ct. Amherst	1894	6.3.97	A.O.F., Ct. Amherst	1899	
O.S.T., M. G. D. ..	1883	23.1.86	St.P.S., G. & W. D.	1888	11.12.90	H.A.C.B.S., B. D. ..	1894	15.4.97	H.A.C.B.S., B. D. ..	1899	
H.A.C.B.S.	1883	19.3.86	A.O.F., G. D. ..	1888	18.12.90	H.A.C.B.S., M. D. ..	1894	14.5.97	H.A.C.B.S., M. D. ..	1899	
U.L.F.S.	1883	4.10.86									

* First valuation.

EXPLANATION OF INITIALS USED IN THE REPORT.

A.N.A.	Australian Natives' Association.
A.O.F.	Ancient Order of Foresters.
C.C.C.A.S.	Coal Creek Colliery Accident Society.
C.M.P.S.	Congregational Ministers' Provident Society.
G.S.R.S.	German Sick and Relief Society.
G.U.O.F.G.	Grand United Order of Free Gardeners.
G.U.O.O.F.	Grand United Order of Odd Fellows.
H.A.C.B.S.	Hibernian-Australasian Catholic Benefit Society.
I.N.F.	Irish National Foresters.
I.O.O.F.	Independent Order of Odd Fellows.
I.O.R.	Independent Order of Rechabites.
J.C.A.S.	Jumbunna Colliery Accident Society.
M.T.B.S.	Melbourne Tramway Benefit Society.
M.U.I.O.O.F.	Manchester Unity Independent Order of Odd Fellows.
O.S.T.	Order of Sons of Temperance.
O.St.A.	Order of St. Andrew.
O.St.A., S.C.	Order of St. Andrew, Scottish Constitution.
P.A.F.S.	Protestant Alliance Friendly Society.
St.P.S.	St. Patrick's Society.
U.A.O.D.	United Ancient Order of Druids.

NINETEENTH ANNUAL REPORT.

1. In accordance with the provisions of the 10th section of the *Friendly Societies Act* 1890 (54 Vict. No. 1094), the Actuary for Friendly Societies submits to the Minister for presentation to Parliament a Report of his proceedings and the principal matters transacted by him in connexion with Friendly Societies, and of the Valuations thereof effected during the year 1896, together with a Summary of the Third Quinquennial Valuations, and the Contributions and Benefits, of all the Societies.

Proceedings during the Year 1896.

Proceedings, 1896.

2. By the Friendly Societies Acts of 1890, 1891, and 1896, registered Societies are required to forward to the Actuary prior to the 1st February in each year a general statement of their funds, receipts, and expenditure, termed "Return A," together with copies of their sub-annual balance-sheets, and a list of members, with the sickness, deaths, and the like contingencies experienced during the year, termed "Return B." They are also required to take certain prescribed steps to have periodic valuations of their liabilities and assets effected at not less than five years' intervals.

3. These provisions entail upon this office the duty of sending out blank forms, closely examining the returns of each branch on their reception, returning such as require it for correction, and seeing generally that the Statute and their own laws have been duly complied with, as has been explained at length in preceding Reports. As the valuations are proceeded with in the quinquennial groups in the order set by the priority of application of the first valuation, the staff is also fully occupied with the heavy amount of work necessarily connected therewith.

Actuarial fees, 1882–96.

4. The total fees for actuarial services collected during 1896 were £310 19s. 9d., and the sum of £2,807 17s. 8d. (equal to £187 3s. 10d. per annum on the average) was received during the fifteen years, 1882–96, as shown in the following table:—

Actuarial Fees received from Friendly Societies, 1882 to 1896.

Year.	Amount received for—			Total Fees received.
	Valuations.	Certifying to Rates of Contributions.	Preparing Tables of Contributions.	
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1882 ...	539 14 1	...	...	539 14 1
1883 ...	73 0 0	...	...	73 0 0
1884 ...	35 0 9	...	42 0 0	77 0 9
1885 ...	4 16 4	11 3 6	6 6 0	22 5 10
1886 ...	173 18 6	6 11 6	32 3 0	212 13 0
1887 ...	331 9 11	4 12 0	10 10 0	346 11 11
1888 ...	126 11 9	6 11 6	...	133 3 3
1889 ...	128 3 3	1 1 0	4 4 0	133 8 3
1890 ...	14 19 3	6 14 0	3 3 0	24 16 3
1891 ...	200 13 7	9 19 6	...	210 13 1
1892 ...	451 11 3	8 18 6	...	460 9 9
1893 ...	141 9 2	2 2 0	10 10 0	154 1 2
1894 ...	4 17 2	9 19 6	...	14 16 8
1895 ...	76 17 5	12 1 6	5 5 0	94 3 11
1896 ...	300 9 9	10 10 0	...	310 19 9
1882–96 ...	2,603 12 2	90 4 6	114 1 0	2,807 17 8

The Third Quinquennial Valuations.

Third quinquennial valuations.

5. The valuations effected during the year 1896 complete the third quinquennial investigation into the financial condition of the Friendly Societies of Victoria. In order to present in one view the financial and statistical results arrived at, the following Table has been constructed containing full particulars of the numerical strength, experience of sickness and mortality over a period of five years, average contributions paid for sick and funeral benefits by the members included in the valuations, and other points affecting the operations of the several Societies and Districts conducting their business under the control of distinct committees of management:—*

Tabular summary.

* The Tabular Summaries of the Results of the First and Second Quinquennial Valuations are printed in the Reports for the Years 1885 and 1889 respectively.

TABULAR SUMMARY of the Results of the Third Quinquennial Valuations.—Branches, Members, Wives;

Office Number.	Society and District.	Number of Branches.	Members. Number.	Members. Average Valuation Age.	Number of Wives.	Average Annual Contribution payable by Members included in the Valuation.*	Experience, actual during Quinquennium, according to the M.U. Table. Average Annual Rate of— Sickness per Member. Actual.	Sickness per Member. Expected.	Sickness per Member. "Actual" greater than Expected +; Less −.	Mortality per 1,000 Members. Actual.	Mortality per 1,000 Members. Expected.	Mortality per 1,000 Members. "Actual" greater than Expected +; Less −.	Interest, Annual Rate.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
				Years.		s. d.	Weeks.	Weeks.					%
1	M.U.I.O.O.F.—												
I.	Ballarat	14	1,465	40½	907	32 0	2·05	1·70	+ 21	9·63	14·08	− 32	5¼
II.	Bendigo	13	2,416	37	1,341	32 3	1·92	1·44	+ 34	14·43	12·11	+ 19	4½
III.	Castlemaine	20	1,782	39¾	1,089	32 3	2·12	1·64	+ 29	11·77	13·55	− 13	4⅝
IV.	Collingwood	9	1,255	39	718	31 11	1·65	1·61	+ 2	10·88	13·28	− 18	5½
V.	Corio	4	390	42½	224	31 5	2·15	2·13	+ 1	14·38	16·73	− 14	4½
VI.	Hamilton	8	360	33¾	151	32 6	0·86	1·17	− 26	5·53	10·17	− 46	3¼
VII.	Ovens and Murray ...	16	833	35½	382	33 8	1·20	1·25	− 4	7·87	10·68	− 27	3½
VIII.	Port Fairy	6	265	39¼	113	32 0	2·68	1·77	+ 52	16·83	14·40	+ 17	4½
IX.	Port Phillip	46	5,864	36	3,030	32 9	1·42	1·41	+ 1	10·67	11·74	− 9	4
X.	South Melbourne ...	12	1,457	37¾	887	32 4	1·39	1·45	− 4	10·11	12·15	− 17	5¼
XI.	Talbot	5	413	41¼	282	31 9	2·62	1·63	+ 61	17·30	13·68	+ 26	5
XII.	Warrnambool	5	301	39¼	183	32 2	2·02	1·47	+ 37	8·47	12·59	− 33	3¾
XIII.	Wimmera	10	538	37½	281	37 0	1·29	1·38	− 7	10·33	11·83	− 13	4
XIV.	Yarra Yarra	11	833	33¾	405	33 8	0·94	1·15	− 18	6·78	9·92	− 32	3¼
1	Total	179	18,172	37½	9,993	32 7	1·65	1·48	+ 12	11·07	12·37	− 11	4½
2	G.U.O.O.F.—												
I.	Ballarat	6	524	40	156	32 5	2·13	1·52	+ 40	16·50	12·90	+ 29	5¾
II.	Bendigo	3	349	40¾	165	32 2	3·32	1·78	+ 87	16·70	14·50	+ 15	5
III.	Castlemaine	9	271	47	122	31 10	2·97	2·73	+ 9	17·60	21·30	− 18	5
IV.	Eastern	15	454	33	176	32 11	0·97	0·97	=	6·10	8·40	− 28	5¼
V.	Gippsland	7	160	41¼	59	32 6	2·56	2·09	+ 22	6·90	17·00	− 59	5½
VI.	Melbourne	19	1,261	41	641	32 2	1·95	1·68	+ 16	1·27	1·38	− 7	5½
2	Total	59	3,019	40¼	1,319	32 4	2·06	1·63	+ 26	12·79	13·36	− 4	5½
3	I.O.O.F.	73	6,341	34¼	3,974	32 6	1·12	1·22	− 8	9·83	10·37	− 5	5½
4	U.A.O.D.	95	7,824	34	4,052	28 5	1·12	1·13	− 1	10·43	9·85	+ 6	6¼
	A.O.F.—												
5	Ballarat	8	287	49½	164	31 8	2·71	2·22	+ 22	18·80	18·00	+ 4	2¾
6	Bendigo	11	924	49⅝	593	38 4	2·91	2·52	+ 15	28·60	20·20	+ 42	5¼
7	Geelong and Western ...	6	347	39¾	184	28 11	1·81	1·63	+ 11	11·10	14·10	− 22	4⅜
8	Grenville	3	82	48½	39	25 4	2·46	3·92	− 37	25·00	28·60	− 12	5½
9	Melbourne	81	9,155	39	6,176	28 3	1·51	1·76	− 14	14·14	14·12	=	5½
10	Ovens and Murray ...	6	258	40	157	26 10	1·15	1·58	− 28	5·20	13·20	− 61	4½
11	Portland	6	469	44½	308	27 1	2·32	2·46	− 6	18·30	19·20	− 5	4
12	Warrnambool	1	105	42½	52	27 5	2·49	1·87	+ 33	5·70	15·30	− 63	6½
13	Unity	1	166	55	135	38 4	6·46	4·94	+ 31	30·00	35·80	− 16	6¾
14	Freedom	1	43	56	34	53 6	8·44	3·23	+162	67·90	25·30	+168	5
15	Ararat	1	43	49¼	38	33 0	3·69	3·93	− 6	24·90	29·00	− 14	6¼
17	Amherst	1	23	47½	15	25 6	2·24	2·69	− 17	23·70	20·90	+ 13	1¼
18	I.O.R.	165	†8,162	33¾	933	31 4	1·42	1·30	+ 9	7·94	10·77	− 26	5½
	O.S.T.—												
19	Ballarat and Sandhurst ...	15	194 / F. 237	38	76	30 4 / 15 3	1·17	1·32	− 11	7·90	11·00	− 29	4½
20	Melbourne	24	437 / F. 633	31¼	74	29 5 / 13 11	1·56	1·06	+ 48	8·60	9·00	− 4	5
21	Victoria	21	735 / F. 6	37¾	56	27 11 / 18 8	1·32	1·57	− 16	7·30	12·80	− 42	4½
21 (a)	Total	60	2,242	34⅜	206	...	1·44	1·24	+ 16	8·16	10·30	− 21	4½
22	H.A.C.B.S.—												
I.	Ballarat	7	287	35¾	125	25 0	1·95	1·35	+ 45	7·90	11·12	− 30	3¼
II.	Melbourne	50	3,453	37¾	1,814	26 7	1·68	1·34	+ 25	13·40	11·50	+ 16	5¼
22	Total	57	3,740	37½	1,937	26 6	1·70	1·34	+ 27	13·02	11·49	+ 13	5¼
23	O.St.A.	17	649 / F. 19	47¾ / 23½	401	33 5 / 17 8	1·40	2·70	− 48	21·20	20·40	+ 4	4¼
24	O.St.A.S.C.	6	270	50¾	158	38 10	3·03	2·98	+ 2	25·70	25·30	+ 2	5¼
25	G.U.O.F.G.	23	1,222	35¼	794	30 7	0·95	1·14	− 17	9·19	9·80	− 6	4¾
	St.P.S.—												
26	Melbourne	8	637	38¼	306	33 6	1·93	1·57	+ 2	15·90	13·00	+ 22	6¼
27	Geelong and Western ...	1	147	47	89	26 0	2·83	2·13	+ 32	16·10	17·50	− 8	3½
28	P.A.F.S.	29	1,242	35¾	568	34 8	1·10	1·17	− 6	9·14	10·13	− 10	4½
30	A.N.A.	99	7,826	27¾	2,652	31 11	0·62	0·83	− 24	4·82	7·31	− 35	4¼
33	G.S.R.S.	1	124	49	98	30 10	2·43	2·76	− 12	14·60	21·30	− 32	6¼
	Third Quinquennial Valuations	998	†73,538	36	35,373	...	1·44	1·40	+ 3	10·86	11·70	− 7	...
	Second " "	839	‡58,259	36¼	29,533	...	1·34	1·37	− 2	10·50	11·60	− 9	...
	First " "	715	47,242	36¼	25,659	...	1·32	1·30	+ 2	10·40	11·30	− 8	5¼

* For scale of Contributions and Benefits, see Appendix B. —† Including 161 half-benefit members.

Interest; Contributions to Sick and Funeral Funds; Sickness and Mortality; Valuation Balance-sheets.

Liabilities.			Assets.			Surplus (+), Deficiency (—).		Capital per Member.	Ratio per £ to Liabilities of—			Office Number.
Value of Sick Pay.	Value of Funeral Claims.	Total.	Value of Contributions.	Capital.	Total.	Amount.	Per Member.		Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	
£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
52,613	13,098	65,711	31,244	39,307	70,551	+ 4,840	+ 3 6	26 17	9 6	12 0	21 6	1
88,294	22,430	110,724	55,875	17,060	72,935	— 37,789	— 15 13	7 1	10 1	3 1	13 2	I.
69,171	16,715	85,886	41,129	27,641	68,770	— 17,116	— 9 12	15 10	9 7	6 5	16 0	II.
40,638	10,153	50,791	26,339	29,836	56,175	+ 5,384	+ 4 6	23 15	10 4	11 9	22 1	III.
16,000	4,082	20,082	8,508	11,229	19,737	— 345	— 0 18	28 16	8 6	11 2	19 8	IV.
11,868	2,837	14,705	9,374	6,943	16,317	+ 1,612	+ 4 10	19 6	12 9	9 5	22 2	V.
29,032	7,320	36,352	21,504	11,525	33,029	— 3,323	— 4 0	13 17	11 10	6 4	18 2	VI.
9,816	2,498	12,314	5,878	7,913	13,791	+ 1,477	+ 5 11	29 17	9 7	12 10	22 5	VII.
183,564	47,325	230,889	134,679	101,164	235,843	+ 4,954	+ 0 17	17 5	11 8	8 9	20 5	VIII.
46,479	11,623	58,102	31,938	26,511	58,449	+ 347	+ 0 5	18 4	11 0	9 2	20 2	IX.
16,021	4,209	20,230	8,732	3,336	12,068	— 8,162	— 19 15	8 2	8 8	3 4	12 0	X.
12,136	2,950	15,086	7,307	4,340	11,647	— 3,439	— 11 9	14 8	9 8	5 9	15 5	XI.
19,572	5,062	24,634	15,424	6,311	21,735	— 2,899	— 5 8	11 15	12 6	5 2	17 8	XII.
27,600	6,975	34,575	22,513	11,058	33,571	— 1,004	— 1 4	13 5	13 0	6 5	19 5	XIII.
												XIV.
622,804	157,277	780,081	420,444	304,174	724,618	— 55,463	— 3 1	16 15	10 10	7 9	18 7	1
												2
18,434	5,076	23,510	11,941	7,079	19,020	— 4,490	— 8 11	13 10	10 2	6 0	16 2	I.
14,706	3,474	18,180	8,349	1,542	9,891	— 8,289	— 23 15	4 8	9 2	1 8	10 10	II.
11,014	2,769	13,783	5,785	6,373	12,158	— 1,625	— 6 0	23 10	8 5	9 3	17 8	III.
14,369	3,353	17,722	12,495	7,703	20,198	+ 2,476	+ 5 9	16 19	14 1	8 8	22 9	IV.
6,274	1,291	7,565	3,967	4,395	8,362	+ 797	+ 5 0	27 9	10 6	11 7	22 1	V.
45,148	10,949	56,097	29,429	21,540	50,969	— 5,128	— 4 1	17 2	10 6	7 8	18 2	VI.
109,945	26,912	136,857	71,966	48,632	120,598	— 16,259	— 5 8	16 2	10 6	7 1	17 7	2
170,386	42,630	213,016	156,283	72,545	228,828	+ 15,812	+ 2 10	11 9	14 8	6 10	21 6	3
210,006	77,143	287,149	181,112	72,832	253,944	— 33,205	— 3 10	8 6	12 7	5 1	17 8	4
13,172	4,202	17,374	6,087	2,995	9,082	— 8,292	— 28 18	10 8	7 0	3 5	10 5	5
36,505	14,475	50,980	23,000	8,940	31,940	— 19,040	— 20 12	9 14	9 0	3 6	12 6	6
12,040	3,407	15,447	7,596	4,905	12,501	— 2,946	— 8 10	14 3	9 10	6 4	16 2	7
2,890	1,137	4,027	1,338	1,253	2,591	— 1,436	— 17 10	15 6	6 8	6 3	12 11	8
264,894	106,980	371,874	191,263	86,082	277,345	— 94,529	— 10 6	9 8	10 3	4 8	14 11	9
8,696	3,680	12,376	5,681	5,195	10,876	— 1,500	— 5 17	18 2	9 2	8 5	17 7	10
17,780	5,012	22,792	9,012	8,738	17,750	— 5,042	— 10 15	18 13	7 11	7 8	15 7	11
3,310	815	4,125	1,807	2,905	4,712	+ 587	+ 5 12	27 13	8 9	14 1	22 10	12
7,074	2,254	9,328	3,154	5,720	8,874	— 454	— 2 15	34 9	6 9	12 3	19 0	13
2,400	613	3,013	1,197	689	1,886	— 1,127	— 26 4	16 0	7 11	4 7	12 6	14
1,377	483	1,860	790	1,197	1,987	+ 127	+ 2 19	27 17	8 6	12 11	21 5	15
1,117	336	1,453	421	464	885	— 568	— 24 14	20 4	5 9	6 5	12 2	17
250,350	43,336	293,686	185,794	110,430	296,224	+ 2,538	+ 0 6	13 13	12 8	7 6	20 2	18
11,128	2,886	14,014	7,435	4,096	11,531	— 2,483	— 7 19	9 15	10 8	5 10	16 6	19
23,806	5,711	29,517	18,126	7,750	25,876	— 3,641	— 4 17	10 6	12 3	5 3	17 6	20
26,419	5,676	32,095	17,175	14,887	32,062	— 33	— 0 1	20 3	10 9	9 3	20 0	21
61,353	14,273	75,626	42,736	30,381††	73,117††	— 2,509	— 1 8	16 17	11 4	8 0	19 4	21 (*a*)
												22
11,565	3,005	14,570	6,471	1,687	8,158	— 6,412	— 22 7	5 18	8 11	2 4	11 3	I.
117,138	31,908	149,046	70,406	23,440	93,846	— 55,200	— 16 0	6 16	9 5	3 2	12 7	II.
128,703	34,913	163,616	76,877	25,127	102,004	— 61,612	— 16 10	6 14	9 5	3 1	12 6	22
25,438	8,777	34,215	15,107	4,551	19,658	— 14,557	— 22 2	6 18	8 10	2 8	11 6	23
10,294	3,739	14,033	6,204	3,513	9,717	— 4,316	— 16 0	13 0	8 10	5 0	13 10	24
39,339	10,534	49,873	29,216	9,644	38,860	— 11,013	— 9 0	7 18	11 9	3 10	15 7	25
20,541	5,542	26,083	15,456	13,393	28,849	+ 2,766	+ 4 7	21 0	11 11	10 3	22 2	26
6,499	1,804	8,303	2,629	2,088	4,717	— 3,586	— 24 8	14 4	6 4	5 0	11 4	27
41,216	13,166	54,382	36,480	13,944	50,424	— 3,958	— 3 4	11 5	13 5	5 2	18 7	28
228,405	63,099	291,504	237,600	51,285	288,885	— 2,619	— 0 7	6 11	16 4	3 6	19 10	30
4,273	1,406	5,679	2,262	1,923	4,185	— 1,494	— 12 1	15 10	8 0	6 9	14 9	33
2,300,807	647,945	2,948,752	1,731,512	893,545	2,625,057	— 323,695	— 4 8	12 3	11 9	6 1	17 10	3rd Q.V.
...	...	2,161,406	1,202,643	626,943	1,829,586	— 331,820	— 5 15	10 16	11 2	5 10	17 0	2nd ,,
...	...	1,660,987	877,450	441,258	1,318,708	— 342,279	— 7 6	9 8	10 7	5 4	15 11	1st ,,

‡ Including 863 half-benefit members.——†† Including capital of National Grand Division, £3,648.——F. Indicates female members.

Valuation balance-sheets.

6. The financial position of the Societies at the Third, Second and First Quinquennial Valuations taken as a whole is shown in the subjoined table :—

FINANCIAL POSITION OF ALL THE SOCIETIES AT THIRD, SECOND, AND FIRST VALUATIONS.

—	Third Valuation.	Second Valuation.	First Valuation.
	£	£	£
Value of Sick and Funeral Claims	2,948,752	2,161,406	1,660,987
Value of Contributions	1,731,512	1,202,643	877,450
Net Liability	1,217,240	958,763	783,537
Capital	893,545	626,943	441,258
Deficiency	323,695	331,820	342,279
Ratio per £ to Liabilities of the—	*s. d.*	*s. d.*	*s. d.*
Value of Contributions	11 9	11 2	10 7
Capital	6 1	5 10	5 4
Assets	17 10	17 0	15 11

7. There is seen to have been a steady decrease in the deficiency at the Second and Third Periodic Valuations, the assets having increased in comparison with the liabilities, in the case of the contribution-value by 7d. in £ at both the Second and the Third Valuations, and the capital having relatively improved by 6d. and 3d. in the £ respectively, making a total increase on the two occasions of 1s. 1d. and 10d., a total improvement of 1s. 11d. in the £.

Causes tending to aid or retard progress.

8. The summary of the Third Quinquennial Valuations contained in the two preceding pages presents a statement of the absolute and relative financial condition of each separate Friendly Society in Victoria, particulars being supplied with the object of indicating with some degree of precision the causes to which such condition is to a great extent due.

9. It is considered advisable on the publication of the Third Investigation to again call the attention of the members to the nature of these causes :—

Factors to be taken into account.

The financial position of a Society is dependent, on the debit side of the valuation balance-sheet, upon (1) the magnitude of the sum estimated to be equal to the future sick and funeral claims, and on the credit side of the account upon (2) the magnitude of the sum estimated to be equal to members' future contributions; and (3) the amount of the accumulated funds or realized assets.

The magnitude of the liabilities (1) depends on (*a*) the rate of sick pay given to the members and the amount of the funeral donation payable to members and wives, (*b*) members' valuation age, (*c*) rate of sickness and mortality experienced, and (*d*) the rate of future interest assumed.

The value of future contributions (2) is affected by (*b*) members' valuation age, and (*d*) the rate of interest assumed in the valuation.

The amount of capital accumulated (3) is dependent on (*e*) the adequacy of the contributions at the entry-age to sustain the probable future claims, (*c*) the amount of the past out-go for sick pay and funeral donations, and (*f*) the manner in which the investment business of the Society has been attended to by the committee of management.

There is also another factor having a material influence on every branch of the business, but which is incapable of being expressed in figures, and is only to be ascertained indirectly by its effect in advancing or retarding the progress of the Society—this is (*g*) the kind of supervision and control exercised by the committee of management of the Society, as well as in a Society with branches, by the central managing body over the subordinate branches.

It is thus seen that the relation of the liabilities of a Friendly Society to the value of the contributions and to the amount of the capital at the point of time selected for taking stock of the business is affected by—

(*a*) The benefit given to members ;
(*b*) Members' average age at the time of the valuation ;
(*c*) The rates of sickness and mortality experienced by the members ;
(*d*) The rate of interest assumed in the valuation ;
(*e*) The adequacy or otherwise of the contributions to provide the benefits ;
(*f*) The manner in which the funds have been invested ;
(*g*) The kind of supervision over the business generally exercised by the managing committee.

10. It is thus apparent that in order to form a correct estimate of the financial condition of a Friendly Society it is necessary to assign due weight to a number of different factors, some tending to aid, some to retard progress, during the whole course of its operations from the commencement.

Valuation Summaries provide materials for instructive comparisons.

11. The figures printed in the three Quinquennial Valuation Summaries of the 1885, 1889 and 1896 Reports provide a ready means for instituting interesting comparisons between individual Societies; in view, however, of illegitimate

comparisons occasionally made by members with the object of exalting their own Society above others, it is deemed expedient to repeat the caution given on the two preceding occasions of publishing the Valuation Summaries :— Caution against illegitimate comparisons.

A Society which possesses a greater capital per member may perhaps not be in a position superior to that of another Society with which it is desirable to compare it (a very popular method of comparison), unless the benefits, contributions, and average valuation ages of members are identical, as well as the rate of interest obtained on the total funds and that used in the actuarial investigation. Neither must a final judgment be formed on the comparative healthiness or longevity of the members of two Societies, based on their rates of sickness and mortality, without reference to their respective ages, the question to be determined in this case being not whether the actual sickness rate is higher in one Society than in another —a circumstance which will no doubt affect the expenditure (sickness as officially known to the Societies necessarily involving depletion of branch funds)—but whether such rates are greater or less than the normal rates at the respective valuation ages as derived from the standard table, *i e*, whether the "actual" are greater or less than the "expected" rates.

12. The most important question a member of a Society desires to have answered by a valuation is—How do we stand financially ? We have undertaken to pay our members certain sums of money under certain contingencies, thereby incurring liabilities capable of being expressed in £'s sterling ; towards discharging such liabilities as they arise, and thereby keeping faith with our members, we have as assets a known amount of capital and a definite income from the contributions of our members, also capable of being expressed in £'s sterling ; for every £ of liabilities have we 20s. of assets ; or, if not, by how much do we fall short of that sum, and is this due to our capital being relatively insufficient, or to our contributions being inadequate to provide the benefits ; also, how do we stand in comparison with other Societies ? Questions answered by a valuation.

13. The ratio of assets to liabilities, it may be well to repeat here, is the only reliable test of financial position, that of capital per member being in most cases of doubtful value ; it frequently happens, more especially in numerically progressive Societies, that the membership grows quicker than the capital, such membership, however, being relatively younger, the assets grow more rapidly than the liabilities, so that the financial condition has in reality improved, notwithstanding that relatively to the membership the capital has receded. Ratio of assets to liabilities the best test of financial soundness.

14. The questions proposed in paragraph 12 *above* are answered in the following table in respect to Societies possessing a minimum of 1,000 members. The ratio in each case is given of the assets to the liability taken as equal to 20s. (the method in common use), with the proportionate value of the future income from members' contributions and the capital, which together constitute the assets, the Societies being arranged in the order of their financial standing at the Third Valuation. The relative value and order of the assets only at the Second and First Investigations are added :— Relative assets in larger Societies.

ASSETS : Ratio per £ to Liabilities.—Larger Societies Compared.

Order.	Society.	Assets.			Second Valuation.		First Valuation.	
		Value of Contributions.	Capital.	Total.	Assets.	Order.	Assets.	Order.
		s. d.	s. d.	s. d.	s. d.		s. d.	
1	I.O.O.F.	14 8	6 10	21 6	20 2	2	17 4	1
2	I.O.R.	12 8	7 6	20 2	20 2	1	17 4	2
3	A.N.A.	16 4	3 6	19 10	19 4	4	13 0	8
4	O.S.T.	11 4	8 0	19 4	19 9	3	17 1	3
5	M.U.I.O.O.F.	10 10	7 9	18 7	17 1	7	16 1	5
6	P.A.F.S.	13 5	5 2	18 7	16 5	8	12 10	10
7	U.A.O.D.	12 7	5 1	17 8	17 9	6	14 3	6
8	G.U.O.O.F.	10 6	7 1	17 7	18 0	5	16 6	4
9	G.U.O.F.G.	11 9	3 10	15 7	14 10	9	12 0	11
10	A.O.F., Melbourne District ...	10 3	4 8	14 11	14 3	10	13 9	7
11	H.A.C.B.S.	9 5	3 1	12 6	13 11	11	13 0	9
	All the Societies in Victoria	11 9	6 1	17 10	17 0	...	15 11	...

15. The premier positions were secured by the I.O.O.F. and the I.O.R. at the First Valuation, and still retained on the two succeeding occasions ; on the first and second occasion the third position was gained by the O.S.T., but it was lost by

one on the recent occasion, partly by a small relative financial recession but mainly by the advance of the A.N.A., which has progressed successively from the eighth to the fourth, and from the fourth to the third position. It is a matter of regret that in some Societies the assets have receded absolutely as well as relatively to other Societies.

Relative sickness in larger Societies.

16. In the table given below the larger Societies are placed in the order of the ratio of their "expected" rates of sickness per member according to the Standard Table to their "actual" annual rates during the five years preceding the Third Valuation period. The net results only of the Second and First Investigation are added.

SICKNESS: THE LARGER SOCIETIES COMPARED.

Order.	Society.	Number of Members.	Average Age.	"Actual" rates per Member.	"Expected" rates per Member.	"Actual" greater (+), "Expected" greater (−).	Second Valuation.		First Valuation.	
							"Actual" greater (+), "Expected" greater (−).	Order.	"Actual" greater (+), "Expected" greater (−).	Order.
			Years.	Weeks.	Weeks.	%	%		%	
1	A.N.A.	7,826	27¾	·62	·83	−24	−48	1	−51	1
2	G.U.O.F.G. ...	1,222	35¼	·95	1·14	−17	−27	2	−32	2
3	A.O.F., Melb. Dist. ...	9,155	39	1·51	1·76	−14	−10	6	−3	5
4	I.O.O.F.	6,341	34¼	1·12	1·22	−8	−17	3	−22	3
5	P.A.F.S.	1,242	35¾	1·10	1·17	−6	−14	4	+2	9
6	U.A.O.D.	7,824	34	1·12	1·13	−1	−11	5	−6	4
7	I.O.R.	8,162	33¾	1·42	1·30	+9	+6	10	+7	10
8	M.U.I.O.O F. ...	18,172	37½	1·65	1·48	+12	+16	11	+17	11
9	O.S.T.	2,242	34¾	1·44	1·24	+16	−7	7	=	6
10	G.U.O.O.F. ...	3,019	40¼	2·06	1·63	+26	−1	8	+1	8
11	H.A.C.B.S.... ...	3,740	37½	1·70	1·34	+27	=	9	=	7
All the Societies in Victoria		73,538	36	1·44	1·41	+2	−2	...	+2	...

Distinction between lodge and medical sickness.

17. It is well understood in connexion with Friendly Society finance that the term sickness does not necessarily include the whole period of incapacity from labour, but only so much thereof as members report in due form to their lodge for the purpose of obtaining the pecuniary assistance to which they are entitled under the rules during its continuance, reckoned from their "declaration on" to their "declaration off;" lodge sickness may thus not be co-extensive with medical sickness, the doctor being often called in or visited when sick pay is not applied for. This fact naturally gives rise to the reflection that the incidence and duration of sickness may, unlike mortality, depend, to some extent, in a few instances of disloyalty to the basal principle of mutual aid, on the member's own volition.

Illegitimate comparisons illustrated.

18. An apt illustration of the necessity, previously referred to in this connexion, of taking age into account in instituting comparisons is furnished by the two Societies standing third and ninth in the above table, the Melbourne district A.O.F. and the O.S.T. The former experienced 9 days of sickness per member per annum during the preceding quinquennial period; the latter about $8\frac{3}{5}$ days, and it might be perhaps incautiously inferred that the advantage was with the latter Society; the table, however, rightly interpreted, shows that such a conclusion would be erroneous; the members of No. 3 Society were 39 years old, and those of No. 9 $34\frac{3}{4}$ years, $4\frac{3}{4}$ years younger, while, on the other hand, the sickness of the former was 14 per cent. *less* than their normal anticipated number of weeks, and that of the latter 16 per cent. *greater.*

Fallacy of inverse generalization.

19. A more subtle and less readily detected fallacy is that of inverse generalization, inferring that if one Society excels in some particular all other Societies taken together, it must necessarily be superior to every other Society taken separately; this mode of reasoning is so far from being conclusive, that even combining two non-homogeneous Societies, *i.e.*, those which deviate in opposite directions from the standard, has a tendency to obscure and sometimes to distort the real facts in regard to the component members of such combination. In the subjoined illustrations, the resulting rates of sickness of the two combinations, instead of being the respective equi-different means of the two separate rates, approximate, it will be

noticed, to those of the Society having the larger membership on account of its greater weight and consequent influence in bringing out the result, the rates of the lesser Society being merged in and to some extent overborne by those of the greater. It will be observed, also, that in the one table the combination figures are unfavorable to the A.N.A., and in the other unduly favorable to the O.S.T.

RESULT OF COMBINING TWO NON-HOMOGENEOUS SOCIETIES.

Society.	Number of Members.	Average Age.	Rate of Sickness per Member.		
			"Actual."	"Expected."	"Actual" greater than "Expected" (+), less (−).
		Years.	Weeks.	Weeks.	%
A.N.A.	7,826	27¾	·62	·83	− 24
M.U.I.O.O.F. ...	18,172	37½	1·65	1·48	+ 12
Both combined ...	25,998	34½	1·34	1·28	+ 5
A.O.F., M.D. ...	9,155	39	1·51	1·76	− 14
O.S.T.	2,242	34¾	1·44	1·24	+ 16
Both combined ...	11,397	38¼	1·50	1·66	− 10

20. The preceding illustrations serve to emphasize the necessity that, in order to guard against self-deception or imposing on others, members should confine themselves to comparing Society with Society individually in the manner for that reason uniformly adhered to in the Reports issued from this office, and carefully avoid instituting comparisons in the form of combinations and groups. Group and combination comparisons deceptive.

21. In the table following the larger Societies are placed in the order of the ratio of their "expected" rates of annual mortality per 1,000 members according to the Standard Table to their "actual" rates during the five years preceding the Third Quinquennial Period. The net results only of the 1885 and 1890 comparisons are added:— Relative mortality in larger Societies.

MORTALITY: THE LARGER SOCIETIES COMPARED.

Order.	Society.	Number of Members.	Average Age.	"Actual."	"Expected."	"Actual" greater (+), "Expected" greater (−).	Second Valuation.		First Valuation.	
							"Act." gr.(+) "Exp." gr.(−)	Order.	"Act." gr.(+) "Exp." gr.(+)	Order.
			Years.	Per 1,000	Per 1,000.	%	%		%	
1	A.N.A.	7,826	27¾	4·82	7·38	−35	−43	1	−43	1
2	I.O.R.	8,162	33¾	7·94	10·77	−26	−24	3	−32	3
3	O.S.T.	2,242	34¾	8·16	10·30	−21	−40	2	−35	2
4	M.U.I.O.O.F. ...	18,172	37½	11·07	12·37	−11	−11	4	−10	7
5	P.A.F.S.	1,242	35¾	9·14	10·13	−10	− 3	8	−14	6
6	G.U.O.F.G. ...	1,222	35¼	9·19	9·80	− 6	− 2	10	−21	4
7	I.O.O.F.	6,341	34¼	9·83	10·37	− 5	−11	5	−19	5
8	G.U.O.O.F. ...	3,019	40¼	12·79	13·36	− 4	−11	6	− 8	8
9	A.O.F., Melb. Dist. ...	9,155	39	14·14	14·12	=	− 3	9	+ 2	9
10	U.A.O.D.	7,824	34	10·43	9·85	+6	− 8	7	+ 7	10
11	H.A.C.B.S. ...	3,740	37½	13·02	11·49	+13	− 2	11	+17	11
All the Societies in Victoria...		73,538	36	10·92	11·77	−7	−9	...	− 8	...

22. On comparing the above table with that of Sickness (paragraph 16) it will be found that in several instances during the entire period under review favorable mortality experience has co-existed with unfavorable sickness, a combination it is scarcely necessary to say very inimical to the progress of a Society. Low mortality with high sickness hinders progress.

23. On the third occasion of embodying in one table the complete valuation particulars of the whole of the Societies, an instance of a suppressive and perversive use that has been made in an unexpected quarter of the sickness and mortality experience collected in connexion with the two preceding investigations necessarily comes under review and consequent exposure. This example of the misconception into which An instance of misuse of sickness and mortality experience.

an able and experienced writer may be led through accepting without due inquiry a table of figures intended to bring out a desired result is furnished by the *Manual of Health and Temperance* issued by the Education Department of Victoria.*

24. The passage to which exception is taken is the following, pp. 114–16 :—

> It is natural to suppose that the lives of temperate people should be happier and healthier than those of people who exhibit less of the virtue of self-restraint; yet few people would guess the extent to which life is lengthened by temperance, and some very interesting evidence on this point is available.
>
> . . . . . .
>
> Further statements on this particular subject are now given in the form of returns from Victorian Friendly Societies to show the superior longevity of those who possess the moral discipline and self-restraint to avoid the evils of intoxicating drink. The tables are meant to illustrate the close connexion that exists between temperance and longevity. *Here follow the tables.*†
>
> . . . . . .
>
> All these statistics tend so plainly to confirm the belief in the longevity of teetotallers‡ that comment on them would be almost a waste of time.

Character of members vindicated.

25. The examination made into the sickness and mortality experience of Friendly Societies during the last twenty years affords insufficient grounds for the opinion to which Mr. Brodribb has given expression. In vindication of the character of the members of these nationally important and beneficial institutions, comprising not far short of a third of the eligible adult males of the colony and whose operations are conducted under the statutory control of this office, it is but right to now state here that they consist of a thrifty, sober, and self-respecting body of men; who in the matter of mortality stand well in comparison with British Societies, which themselves have been found to excel the general population there; while in regard to the exhibition of the virtue of "temperance," in the true sense of the word, or general moral self-government, upon which most stress is laid, it should in fairness be added that nothing which has yet appeared in any Report emanating from this office justifies the claim to superiority over all other Societies unadvisedly made by over-zealous and indiscreet friends on behalf of those two excellent and well-managed Societies, the I.O.R. and the O.S.T.

The Condition and Progress of Friendly Societies in 1896.

Appendix C. —Summary Tables.

26. The course adopted in the published reports for the years 1891, 1892, 1893, 1894, and 1895 has been again followed, and the detailed tables setting forth the financial and statistical history during 1896 of the separate branches constituting the several districts and Societies have not from motives of economy been printed, the total figures only being given. The information relating to each branch having necessarily, however, to be compiled, is available for reference in manuscript. The figures placed in square brackets are those relating to the immediately preceding years, 1895 and 1894, brought forward for purposes of comparison.

Table I.— Societies.

27. In addition to 11 Societies consisting of one branch only, there were in 1896 21 Societies with branches, making 32 altogether; the C.C.C.A.S. and J.C.A.S. having been opened, and the St.M.T.A.B.S. having amalgamated with Geelong and Western District, St.P.S. during the year, the number of Societies were thus 32 [31, 33].

New Societies.

28. The C.C.C.A.S. and J.C.A.S. (for explanation of contracted titles, refer to page v *above*), which now appear for the first time, are two Colliery Mutual Accident Societies, situated at Korumburra and Jumbunna respectively, recently

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* *Manual of Health and Temperance*, by T. Brodribb, M.A., Inspector-General of Schools, Victoria. Melbourne: Robt. S. Brain, Government Printer, 1891.

† These consist of tables of comparative mortality based upon the first and second actuarial investigation by this office, given in the collective form specially asked for, *all* not *each* of the Societies being compared with the I.O.R. and O.S.T. in combination, two Societies whose membership is confined to persons who have at their initiation signed a pledge of abstinence from intoxicating liquors; the accompanying *sickness* tables not having been, on the ground of their irrelevancy, submitted to the author of the *Manual*. The *mortality* table of the third actuarial inquiry, recently applied for in the same form, the Actuary declined to furnish, but forwarded, as less capable of misuse, advance copies of the comparative sickness and mortality tables of paragraphs 16 and 21 *above;* these were, however, brought back as inappropriate or unsuitable.

‡ This term originated according to *Burne's Teetotaller's Companion* in a circumstance which led to the pledge of partial abstinence being superseded by that of total, *i.e.*, *teetotal* abstinence in September, 1833. *Chambers' Encyclopædia* 1892, Article Temperance.

formed for the purpose of rendering pecuniary assistance to their members in sickness or at death when due to accident met with while performing their duties in or around the colliery. (A Statement of their Contributions and Benefits is given in Appendix B.)

Branches.

29. At the commencement of 1896 the branches were 1,069 [1,075, 1,064] in number; the new branches opened during the year were 33 [22, 47]; the number closed or amalgamated was 28 [28, 36]; and the number at the end of 1896 was therefore 1,074 [1,069, 1,075].

Members.—Initiations, clearances, arrears, deaths.

30. The number of members at the beginning of 1896 was 79,312 [79,204, 82,004]; the new members admitted during the year were 10,304 [9,128, 8,158]; those admitted by clearance were 1,368 [1,347, 1,193]; the deaths were 891 [920, 817]; the departures by clearance were 1,526 [1,407, 1,291]; and the exclusions through arrears, resignation, or expulsion were 7,876 [8,040, 10,043]; bringing the number at the end of 1896 up to 80,691 [79,312, 79,204].

31. The membership increased during the year by 1,379, there having been also an increase in 1895, and a decrease in 1894 of 108 and 2,800 respectively, making a total net loss in the three years of 1,313 members.

Proportionate loss.

32. The initiations during 1896 were 13·0 [11·5, 9·9] per cent. and the arrears were 9·9 [10·1, 12·2] per cent. of the members at the beginning of the year; this gives a gain of membership on the basis of the excess of initiations above arrears compared with the members at the commencement of the year of 3·1 per cent., and in 1895 of 1·4 per cent., while in 1894 there was an excess of arrears above initiations of 2·3 per cent., and a total loss in three years on the basis of the members at the beginning of the triennial period of 1·6 per cent. It would certainly tend to greater progress if as strenuous and systematic efforts were made to retain old as to initiate new members.

Number and proportion effective, average number.

33. Out of the 79,312 [79,204, 82,004] members at the beginning of 1896, 67,285 [66,869, 68,600] members were entitled to sick and funeral benefits, and 12,027 [12,335, 13,404] were not so entitled, through too recent membership or being in arrear with their contributions; and out of the 80,691 [79,312, 79,204] members at the end of the year, 68,720 [67,285, 66,869] were effective, and 11,971 [12,027, 12,335] non-effective; the mean number being 80,001 [79,258, 80,604] members and 68,002 [67,077, 67,735] effectives; the proportion entitled to all the benefits of the Societies during the year was 85·0 [84·6, 84·0] per cent. of the total number, the effective members being thus relatively greater in 1896 than in 1895 or 1894.

Tables II., III.—Entrance and clearance fees.

34. The initiation, clearance, and wives' registration fees paid during 1896 were, to the Sick and Funeral Funds, £1,431 [£1,396, £1,293], and to the Medical and Management Funds, £3,231 [£3,033, £2,736].

Contributions and levies.

35. The contributions and levies paid during 1896 were, to the Sick and Funeral Funds, £114,369 [£110,519, £108,964]; to the Medical and Management Funds, £117,271 [£115,056, £113,910]; the sum contributed to both funds being £231,640 [£225,575, £222,874]; this is equal per effective member to £3 8s. 1d. [£3 7s. 3d., £3 5s. 10d.].

Amount of interest.

36. The amount of interest received from investments during 1896 was, in the Sick and Funeral Funds, £40,487 [£42,182, £42,686], and in the Medical and Management Funds, £711 [£707, £807].

Sick pay.

37. The sick pay expended during 1896 amounted to £98,582 [£103,457, £100,753]; this is equivalent per effective member to £1 9s. [£1 10s. 10d., £1 9s. 9d].

Funeral claims.

38. The funeral money amounted to £21,164 [£21,419, £18,538], equal per effective member to 6s. 3d. [6s. 5d., 5s. 6d.].

Medical attendance and medicine.

39. Medical attendance and medicine to members and their families during 1896 cost £83,534 [£80,955, £81,244]; this is equivalent per effective member to £1 4s. 7d. [£1 4s. 2d., £1 4s.].

Total benefits.

40. The total sum disbursed by the Societies in 1896 in providing the three kinds of benefits they assure to their members, medical attendance and medicine, sick pay, and funeral money, taking them in the order of their relative importance, was £203,280 [£205,831, £200,535]. The system of independent mutual aid in operation among these institutions thus at present involves the distribution to and for their beneficiaries of fully a fifth of a million of pounds sterling every year.

Management and ratio to contributions.

41. The cost of management during 1896 was £43,967 [£43,861, £45,538], being 18·6 [19·1, 20] per cent. of members' contributions.

Increase in capital of Sick and Funeral Funds.

42. The increase in the Sick and Funeral Fund capital by the excess of the total income over expenditure in 1896 was £34,671 [£32,632, £25,587].

Sick and Funeral Fund capital.

43. The amount of the Sick and Funeral Fund capital at the end of 1896 was £1,075,281 [£1,040,610, £1,007,978]; this is equal per effective member to £15 16s. 3d. [£15 10s. 3d., £14 17s. 8d.]. The capital, it is seen, has increased continuously during 1896, 1895, and 1894.

Table XII.—Capital belonging to all the funds.

44. If to £1,075,281, the Sick and Funeral Fund capital, there be added £35,753, the Medical and Management Fund capital, £18,241 belonging to Widows and Orphans' Funds, £13,214 to the Congregational Ministers' Provident Society, £140 to the Coal Creek Colliery Accident Society, £25 to the Jumbunna Colliery Accident Society, and £12,754 to "Other Funds," chiefly Benevolent and Suspense Funds, the total capital of the Societies at the end of 1896 amounted to £1,155,408, which is equal to £14 6s. 5d. per member.

Total receipts, expenditure, and funds.

45. The total receipts from all sources, expenditure for all purposes, and the aggregate capital for the year 1896, are given in the table following:—

TOTAL RECEIPTS, EXPENDITURE, AND FUNDS, 1896.

—	Sick and Funeral Funds.	Medical and Management Funds.	C.M.P.S., W. & O., and Accident Funds.	Total.
	£	£	£	£
Contributions, entrance fees, and levies	115,800	120,502	1,174	237,476
Interest and rent	40,487	711	1,191	42,389
Other receipts	8,079	21,045	517	29,641
Total receipts	164,366	142,258	2,882	309,506
Sick pay	98,582	...	321	98,903
Funeral claims	21,164	...	994	22,158
Medical benefits	...	83,534	...	83,534
Management expenses	...	43,967	246	44,213
Other expenditure	9,949	10,513	347	20,809
Total expenditure	129,695	138,014	1,908	269,617
Receipts in excess of expenditure	34,671	4,244	974	39,889
Funds at the beginning of 1896	1,040,610	31,509	30,646	1,102,765
Funds at the end of 1896	1,075,281	35,753	31,620	1,142,654
Benevolent and Suspense Funds	...	...	...	12,754
Total funds at end of 1896	...	...	...	£1,155,408

Tables IV., V.—Investments.

46. Of the Sick and Funeral Fund capital at the end of 1896, £1,075,281 [£1,040,610, £1,007,978], the sum of £909,951 [£897,697, £876,485] was invested on mortgage, debentures and banks, and £92,749 [£80,052, £72,659] in halls and other freehold property, the proportion to the whole of the latter being 8·6 [7·7, 7·2] per cent.; the sum remaining uninvested was £72,581 [£62,861, £58,834], being 6·8 [6·8, 5·8] per cent.

47. The total capital of all the Funds at the end of 1896 was distributed and invested in the manner following :— Distribution and investment of total capital.

DISTRIBUTION AND INVESTMENT OF FUNDS, 1896.

	£		£
Sick and Funeral Funds	1,075,281	Invested on mortgage	719,608
Medical and Management Funds ...	35,753	„ in debentures...	14,964
Widows and Orphans' Funds	18,241	Deposited in banks at interest	221,167
C.M.P.S. Funds	13,214	Invested in halls	64,682
Accident Funds	165	„ other freehold property ...	41,654
Benevolent, Suspense, &c., Funds ...	12,754	Cash not bearing interest	93,333
	£1,155,408		£1,155,408

48. Comparing the return from investment in 1896 with the average capital, it is found that the rate of interest realized in the Sick and Funeral Funds was 3·83 [4·12, 4·29] per cent., being nearly 6s. in the £100 less than in 1895, and 9s. less than in 1894. Rate of interest.

49. The number of members who received sick pay during 1896 was 15,038 [16,808, 15,284], equal to 221·1 [250·6, 225·6] per 1,000 effective members, a relatively less number of members having declared on the funds than in 1895 or 1894. Table VI.—Experience: Sickness—Proportion sick.

50. The duration of sickness in 1896 was 148,515 weeks [149,800, 143,285], equal per sick member to 59 days [53, 56], and per member entitled to claim that benefit to 13·1 days [13·4, 12·7]; proportionately, therefore, to the number entitled to claim, the rate of sickness was less in 1896 than in 1895, but greater than in 1894. Relative duration of sickness.

51. The amount of sick pay disbursed during 1896 was equivalent to 29s. per effective member [30s. 10d., 29s. 9d.], and to £6 11s. 1d. per claimant [£6 3s. 1d., £6 11s. 10d.], being an increase over 1895, but a decrease compared with 1894. The rate of sick pay per week was 13s. 3d. [13s. 10d., 14s. 1d.]; these figures indicate a tendency towards the reduced scales of pay in 1896. Sick pay per effective, per claimant, and per week.

52. The ratio of deaths to the number of members living or the mean rate of mortality in 1896 was 11·14 per 1,000 [11·61, 10·13], being less than in 1895, but greater than in 1894. Death-rate.

53. The number of wives who died in 1896 was 388 [381, 348], equal to 4·85 per 1,000 *members* [4·81, 4·32]—the number of *wives* entitled to the benefit being a matter of impossibility to obtain with a sufficient degree of accuracy. Deaths of wives.

54. The number of members who resigned or who were excluded from membership through arrears of contributions or otherwise was equal in 1896 to 98·4 per 1,000 [101·4, 124·6]; and the departures by arrears, resignation, and expulsion, *as well as clearance*, were in the ratio of 117·5 per 1,000 [119·2, 140·6]; the clearances per 1,000 were, therefore, equal to 19·1 [17·8, 16·0], or an average of nearly 2 per cent. during the three years 1894–6. Arrears and clearances.

SICK PAY AND SUPERANNUATION ALLOWANCE.

Table VI. (*a*).

55. When under examination before the Royal Commission on Old-age Pensions in May last, the Actuary was questioned as to the number of members of Friendly Societies in Victoria who were annually in receipt of permanent sick allowances, which might perhaps in some cases, it was thought, be really old-age pensions in disguise. This information, he explained, could be obtained only as the result of a special inquiry on the occasion when an investigation into the sickness experience of members over a quinquennial, decennial, or other prolonged period was in progress. All that was possible in dealing with a single year's returns was to distinguish the duration of sickness coming under the lowest rate of pay from sickness Duration of sickness under lowest and higher rates of sick pay.

paid for at the higher rates. The Royal Commission expressed the desire that the records of sickness for 1896, then in course of tabulation, should be thus separately distinguished; the work was enlarged accordingly, the results being given in Table VI. (*a*) of Appendix C.

First (1°), second (2°), and third (3°) half-year's sickness and after.

56. The table presents a statement of the cases of sickness, the period and sum expended in relief, under the rates of sick pay, payable during the first six months (1°), the second six months (2°), and after twelve months (3°); also the total at the three rates in every society; with the ratio the whole duration bears to the respective periods.

Proportionate duration under (1°), (2°), (3°) in larger Societies.

57. The subjoined table supplies an abstract of Table VI. (*a*):—

DISTRIBUTION OF SICKNESS IN THE LARGER SOCIETIES.—NUMBER OF MEMBERS, OF MEMBERS SICK, OF CASES OF SICKNESS, COST, DURATION, AND PROPORTIONATE DURATION OF SICKNESS UNDER EACH RATE OF SICK PAY IN 1896.

Society.	Effective Members.	Members Sick.	Cases of Sickness	Total Cost.	Total Duration.	Proportionate Duration under each Rate of Sick Pay, 1°., 2°., 3°.		
				£	Weeks.	1°.	% 2°.	3°.
M.U.I.O.O.F.	18,200	4,050	4,418	32,072	45,103	40	10	50
G.U.O.O.F.	2,777	693	732	4,746	8,006	44	8	48
I.O.O.F.	5,074	1,132	1,214	6,767	9,527	57	12	31
U.A.O.D.	6,119	1,294	1,371	7,585	10,984	55	11	34
A.O.F., Melbourne District	7,592	1,673	1,876	11,990	21,205	39	10	51
I.O.R.	7,984	1,676	1,752	11,274	15,732	60*	—	40
O.S.T.	1,918	449	485	2,370	4,620	51	18	31
H.A.C.B.S.	3,762	802	931	4,601	7,055	49	14	37
O. St. A.	488	114	127	542	1,186	40	10	50
G.U.O.F.G.	1,083	199	209	1,226	1,652	64	9	27
St. P.S., Melbourne District	455	108	121	739	1,052	56	17	27
P.A.F.S.	919	194	212	1,019	1,734	52	8	40
A.N.A.	7,956	1,504	1,535	6,502	7,141	86	7	7
Remaining Societies ...	4,393	1,150	1,288	7,149	13,518	39	14	47
Total	68,720	15,038	16,271	98,582	148,515	48	10	42

* In the I.O.R., the sum of 20s. being paid for twelve months, the figures given in the column headed "First Half-Year," in Table VI. (*a*), necessarily include those belonging to the second half-year; this Society besides, as well as a few others, makes a further reduction for sickness continued beyond eighteen months, which is included under column headed "Beyond One Year."

Permanent sickness indistinguishable from old-age decrepitude.

58. It is impossible to state with certainty how much of the sickness duration under the lowest rate of pay arises from actual sickness as distinguished from old-age decrepitude, and no collection of facts, unaffected by similar incertitude and capable of being used as a reliable measure of true sickness, is available.

59. In Ratcliffe's Tables, used as the basis of the Valuation Tables (see *Second Annual Report on Friendly Societies*, 1879, p. 30, *Par. Paper*, 1880, No. 7), the sickness under the third rate of pay is, at the ages 55, 60, and 65, in the proportion to the whole of 28, 34, and 40 per cent. respectively.

Sickness under lowest scale in excess of 35 per cent. probably due to impaired vigour.

60. Speaking generally and allowing for the age of members in Victoria (see p. viii, col. 5, *above*), giving also due effect to the indications supplied by the Table itself, it is probable that all sickness under the lowest rate of sick pay above 35 per cent. of the whole is due to impaired vigour among the older members rather than to any specific sickness.†

† A cardinal defect in the system of the Societies is the payment of sick pay during the whole of life. The result is, that persons who may be only suffering from senility or decrepitude—the result of old age—are compelled, in order to be entitled to aliment, to declare themselves *sick*, and are precluded by the rules during that period from following *any* employment whatever. The better plan would be for the contributions to be payable up to the age of sixty-five, for instance, when the member would be entitled to *claim*, should he require assistance, a weekly allowance, independently of the state of his health, of, say, 6s. in the Manchester Unity, the permanent sick pay in which being 10s., that is practically 9s., the contribution payable to the end of life being always deducted. This plan, generally adopted, would have the effect of clearing one of the most complicated branches of the subject of a considerable amount of embarrassment. Mr. Henry Tompkins on this point observes (*Observations upon the Sickness and Mortality Experienced by Friendly Societies*): —"By admitting all cases of sickness, so called, including superannuation, the following are the results which have been arrived at, namely, that Messrs. Neison and Ratcliffe both show at age 60 *every* man is ill on an average *one month* in a year; at 70, every man has two and a half months' illness in every year; at 75, it is said to increase to nearly four months; at 80, to five months; at 85, to six months, *or half every man's time;* at 87, to seven months in a year. If our aged worn-out work-people can really withstand such terrible attacks, *and live*, they must certainly be possessed of more than ordinary British toughness. The truth, however, is that a very great proportion of the sexa- septa- and octo-genarians receive allowances on account of superannuation, being, at the same time, in very good health."—*Friendly Societies*, by Evan F. Owen.—*Melbourne Review*, April, 1881, p. 161.

Numerical and Financial Progress during 1878–96.

61. Particulars of members, funds, investments, and the experience of all the Societies taken together for each of the nineteen years, 1878–96, are contained in Tables VIII. to XI. of Appendix C. The following is a compendium of the numerical statement, Table VIII.:— Table VIII.—Members.

Admissions, Deaths, Departures, and Increase of Members, 1878–96.

Admissions by initiation and clearance	198,245
Departures by clearance and arrears, &c.	149,115
Excess of admissions over departures	49,130
Deaths of members	13,869
Increase in members during the period	35,261
Number of members at the beginning of 1878	45,430
Number of members at the end of 1896	80,691

62. Taking the clearance members as 10½ per cent. of the number admitted, the average proportion during the period, it is seen that about 177,430 members were gained during the nineteen years 1878–96 by initiation, and about 133,458 lost by arrears, resignation, and expulsion, nearly ten times as many members having been lost by arrears, &c., as by death. Estimated loss by exclusions.

63. The total amounts received and expended in the Sick and Funeral and Medical and Management Funds taken together during the nineteen years 1878–96 were as under:— Table IX.—Receipts, expenditure, and funds.

Receipts, Expenditure, and Funds, 1878–96.

	£
Sum contributed by members	3,728,252
Interest	655,173
Other receipts	462,313
Total receipts	4,845,738
Sick pay	1,367,085
Funeral benefits	320,547
Medical benefits	1,335,985
Management	687,801
Other expenditure	390,365
Total expenditure	4,101,783
Excess of receipts over expenditure	743,955
Funds at the beginning of 1878	367,079
Funds at the end of 1896	1,111,034

64. In proportion to the total receipts during the nineteen years the sum paid in by members under the head of entrance and clearance fees, periodical contributions, and levies was equal to 77 per cent., the interest to 13 per cent., and other receipts to 10 per cent.; also the expenses of management amounted to 14 per cent. of the total receipts; proportionately to the total expenditure, sick pay was equal to 33 per cent., funeral benefits to 8, medical benefits to 32, management to 17, and other expenditure to 10 per cent. It may be also added that, measured by the total receipts, the increase in the funds during 1878–96 was equivalent to 15 per cent., and the total expenditure to 85 per cent. Proportional receipts and expenditure.

Progress, 1878–96, 1895–6, of leading Societies.

65. The two following tables exhibit the progress which the leading Societies have made during the nineteen years 1878–96, and the last two years 1895–6:—

BRANCHES, MEMBERS, AND SICK AND FUNERAL AND MEDICAL AND MANAGEMENT FUNDS, IN THE THIRTEEN LARGEST SOCIETIES IN 1877, 1895, AND 1896.

Society.	1877.			1895.			1896.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.	Branches.	Members.	Funds.
			£			£			£
M.U.I.O.O.F.	159	13,102	162,160	204	20,061	377,322	207	20,584	388,060
G.U.O.O.F.	47	2,596	17,286	58	3,515	50,359	57	3,287	51,490
I.O.O.F.	44	2,535	13,902	73	6,215	91,933	74	6,063	96,293
U.A.O.D.	41	2,595	10,175	93	7,197	86,567	86	6,945	89,561
A.O.F., Melbourne District ...	70	6,300	48,956	79	8,564	90,878	78	8,532	91,331
I.O.R.	158	5,674	42,723	187	9,276	135,476	187	9,282	140,757
O.S.T.	59	2,040	10,558	59	2,555	31,041	55	2,505	32,063
H.A.C.B.S.	44	2,916	12,687	58	4,307	27,129	62	4,744	28,512
O.St.A.	18	1,149	3,681	17	602	4,376	17	534	4,288
G.U.O.F.G.	12	589	2,155	23	1,292	12,000	26	1,341	12,672
St.P.S., Melbourne District ...	6	508	4,878	9	579	24,389	8	532	24,296
P.A.F.S.	14	265	1,756	29	1,093	13,948	28	1,098	14,497
A.N.A.	4	209	453	117	9,620	67,774	123	10,457	78,017
Remaining Societies ...	71	4,952	35,709	63	4,436	58,927	66	4,787	59,197
Total	747	45,430	367,079	1,069	79,312	1,072,119	1,074	80,691	1,111,034

INCREASE OR DECREASE IN BRANCHES, MEMBERS, AND FUNDS DURING 1878–96 AND 1895–6 IN THE THIRTEEN LARGEST SOCIETIES.

Society.	Increase (Decrease –) 1878–96.			Increase (Decrease –) 1895–6.		
	Branches.	Members.	Funds.	Branches.	Members.	Funds.
			£			£
M.U.I.O.O.F.	48	7,482	225,900	3	523	10,738
G.U.O.O.F.	10	691	34,204	– 1	– 228	1,131
I.O.O.F.	30	3,528	82,391	1	– 152	4,360
U.A.O.D.	45	4,350	79,386	– 7	– 252	2,994
A.O.F., Melbourne District	8	2,232	42,375	– 1	– 32	453
I.O.R.	29	3,608	98,034	...	6	5,281
O.S.T.	– 4	465	21,505	– 4	– 50	1,022
H.A.C.B.S.	18	1,828	15,825	4	437	1,383
O.St.A.	– 1	– 615	607	...	– 68	– 88
G.U.O.F.G.	14	752	10,517	3	49	672
St.P.S., Melbourne District	2	24	19,418	– 1	– 47	– 93
P.A.F.S.	14	833	12,741	– 1	5	549
A.N.A.	119	10,248	77,564	6	837	10,243
Remaining Societies	– 5	– 165	23,488	3	351	270
Total	327	35,261	743,955	5	1,379	38,915

66. It will be seen that the A.N.A. has added 119 branches, the M.U. 48, and the U.A.O.D. 45 during the nineteen years 1878–96; and during the same period the membership of the A.N.A. and M.U. has increased by 10,248 and 7,482 respectively, the U.A.O.D. by 4,350, the I.O.R. by 3,608, and the I.O.O.F. by 3,528; financially the increase was £225,900 in the M.U., £98,034 in the I.O.R., £82,391 in the I.O.O.F., £79,386 in the U.A.O.D., £77,564 in the A.N.A., and £42,375 in the Melbourne District, A.O.F. During the year 1896 the funds advanced in nearly all cases, and there was an increase in membership. Taking the Societies as a whole, while the total number of members increased by 78 per cent. during the nineteen years, or at the rate of 3·1 per cent. per annum, their accumulated funds increased by 203 per cent., or at the rate of 6·0 per cent. per annum.

Table X.—Rate of investment and interest.

67. An average of 92 per cent. of the total capital of the Sick and Funeral and Medical and Management Funds was kept constantly invested during the nineteen years, realizing on the total funds an average rate of interest of slightly under 5 per cent. per annum.

Table XI.—Experience.

68. The average proportion of members on the sick list annually during the last fourteen years was 207·6 per 1,000 effective members, 1883 being the earliest year when members entitled to benefits were distinguished from the total members; the average annual duration of sickness during the nineteen years 1878–96 was 47 days

per sick member, and 10·2 days per effective member during the fourteen years subsequent to 1882. The sick pay per sick member during the nineteen years was £5 19s. 4d. per annum, and 25s. 4d. per annum to each effective during the fourteen years; the annual rate per week during the nineteen years being 15s. 2d. The mortality of members per annum to every 1,000 members during the nineteen years was 10·69, and that of wives 5·17. Sickness, mortality, 1878-96.

Dates of furnishing the Friendly Societies' Returns for 1896.

69. The following table contains a statement of the months in which the 1896 returns from the several Societies reached this office; it will be noticed that more than nine-tenths of the branches furnished the required returns during the first quarter of 1897, and that the returns from 402 branches or single Societies, about 35 per cent. of the whole number, were received before the 1st February, 1897 (the statutory date), this proportion being somewhat less than that of the previous year, when 43 per cent. of the branches or single Societies fully complied with the law. Dates when 1896 returns were received.

Table showing the Months in 1897 during which the Returns of the respective Friendly Societies for 1896 reached the Actuary for Friendly Societies.

Name of Society.	Number of Branches or Single Societies, including Central Bodies, from which Returns for the year 1896 were received. During—												Total.
	January.	February.	March.	April.	May.	June.	July.	August.	September.	October.	November.	December.	
M.U.I.O.O.F.	...	233	...	2	...	...	...	...	...	...	...	...	235
G.U.O.O.F.	62	4	...	...	...	...	...	...	...	...	...	...	66
I.O.O.F.	...	66	...	...	8	...	2	...	...	...	...	...	76
U.A.O.D.	60	18	4	3	...	1	1	...	...	...	...	...	87
A.O.F., Ballarat District	...	3	5	1	...	...	...	...	...	...	...	...	9
„ Bendigo District	12	...	1	...	...	...	...	...	...	...	...	...	13
„ Geelong and Western District	...	...	6	...	1	...	...	...	...	...	...	...	7
„ Grenville District	...	...	4	...	...	...	...	...	...	...	...	...	4
„ Melbourne District	69	8	2	...	...	...	...	...	...	...	...	...	79
„ Ovens and Murray District	...	7	1	...	...	...	...	...	...	...	...	...	8
„ Portland District	7	...	...	...	...	...	...	...	...	...	...	...	7
„ Warrnambool District	...	3	...	...	...	...	...	...	...	...	...	...	3
„ Court Unity	1	...	...	...	...	...	...	...	...	...	...	...	1
„ Court Freedom	...	...	1	...	...	...	...	...	...	...	...	...	1
„ Court Ararat	1	...	...	...	...	...	...	...	...	...	...	...	1
„ Court Amherst	...	...	1	...	...	...	...	...	...	...	...	...	1
I.O.R.	157	30	1	...	...	...	...	...	...	...	...	...	188
O.S.T., Ballarat and Sandhurst Grand Division	...	...	...	13	1	1	...	...	...	...	...	...	15
„ Melbourne Grand Division	11	8	2	2	1	1	...	1	...	...	...	...	26
„ Victoria Grand Division	...	15	3	...	...	1	...	...	...	...	...	...	19
H.A.C.B.S., Ballarat District	...	8	...	...	...	...	...	...	...	...	...	...	8
„ Melbourne District	17	13	3	6	3	1	2	2	4	1	4	1	57
O.St.A.	...	6	...	9	...	2	...	...	...	...	1	...	18
O.St.A., S.C.	...	7	...	...	...	...	...	...	...	...	...	...	7
G.U.O.F.G.	...	28	...	...	...	...	...	...	...	...	...	...	28
St.P.S., Melbourne District	...	1	7	...	1	...	...	...	...	...	...	...	9
„ Geelong and Western District	...	1	...	...	...	...	...	...	...	...	...	...	1
P.A.F.S.	1	2	26	...	...	...	...	...	...	...	...	...	29
A.N.A.	1	111	10	2	...	...	...	...	...	...	...	...	124
G.S.R.S.	...	1	...	...	...	...	...	...	...	...	...	...	1
C.M.P.S.	...	...	1	...	...	...	...	...	...	...	...	...	1
I.N.F.	...	...	9	...	...	...	...	...	...	...	1	...	10
M.T.B.S.	1	...	...	...	...	...	...	...	...	...	...	...	1
C.C.C.A.S.	1	...	...	...	...	...	...	...	...	...	...	...	1
J.C.A.S.	1	...	...	...	...	...	...	...	...	...	...	...	1
Total	402	573	87	38	15	7	5	3	4	1	6	1	1,142

70. The five branches of the Melbourne District H.A.C.B.S. whose returns were delayed until November (4) and December (1), as shown in the preceding table, were SS. Peter and Paul's, No. 33, South Melbourne; St. Joseph's, No. 59, Benalla; St. Patrick's, No. 164, Tungamah; Sacred Heart, No. 204, Yarrawonga; and St. Joseph's, No. 259, Coleraine. The secretaries of these branches having failed, notwithstanding the applications from this office and the efforts of the Managing Body of the Society, to comply with the law, the Actuary drew the attention of the Honorable the Chief Secretary "to the failure on the part of such secretaries (whose names and addresses were given) to furnish the Annual Returns for the year 1896" according to Defaulting secretaries reported to the Minister.

Prosecution initiated.

the Statute. The cases were thereupon referred to the Crown Solicitor, who addressed to each of the delinquent secretaries a letter in the following terms:—

Copy of Letter from Crown Solicitor to Defaulting Secretaries.

Crown Solicitor's Office, Lonsdale-street West,
Melbourne, — November, 1897.

Sir,

I have been instructed by the Under-Secretary to take proceedings against you to recover the penalties, as prescribed under Section 31 (II.) of the *Friendly Societies Act* 1890, for failing to send to the Actuary for Friendly Societies the Annual Returns "A" and "B" as required by Section 14 (II.) (*d*) of the Act.

I have therefore to inform you that unless this matter be attended to by next, the inst., proceedings will be instituted against you without further notice.

Yours, &c.,
E. J. D. GUINNESS,
Crown Solicitor.

Mr. ——

Secretary of ——

Legal proceedings to be in future taken earlier in the year.

71. The Act prescribes that the Returns shall be in the hands of the Actuary for Friendly Societies prior to the 1st day of February in each year, and it may be well to say now that in future the Actuary may think it advisable to initiate legal proceedings against dilatory or recalcitrant secretaries very much earlier in the year than has been done upon this the first occasion when statutory compulsion had to be resorted to.

Misappropriation of Sick and Funeral Funds.

Sick and Funeral Funds misapplied.

72. The attention of the Societies has been repeatedly called in preceding Reports to the illegality of using a portion of the Sick and Funeral Fund for any of the purposes of the Medical and Management Fund. Not only is the practice a violation of the Statute,* but it has the effect also of materially retarding the financial progress of the Society so offending, through withholding from the Sick and Funeral Fund a portion of its capital, and depriving it thereby of the interest which should accrue therefrom. In the subjoined table are given the amounts misappropriated by the several Societies during each of the five years 1892–96, and the number of branches which so offended in each Society :—

Misappropriation of Sick and Funeral Funds, 1892–96.

Society.	Amount belonging to the Sick and Funeral Fund in use by the Medical and Management Fund at end of—					Number of Branches which misappropriated their Sick and Funeral Funds in 1896.
	1892.	1893.	1894.	1895.	1896.	
	£	£	£	£	£	
M.U.I.O.O.F.	191	150	174	174	139	17
G.U.O.O.F.	111	112	108	67	18	2
I.O.O.F.	606	586	489	479	368	17
U.A.O.D.	641	1,001	709	540	227	16
A.O.F., Ballarat District	709	730	555	395	424	6
„ Bendigo District	278	280	300	252	275	5
„ Grenville District	8	28	41	69	76	3
„ Melbourne District	47	49	...	29	4	1
„ Ovens and Murray District	...	...	...	...	10	1
„ Portland District	15	4	...	3	...	...
„ Warrnambool District	...	...	8	6	1	1
„ Independent Courts	...	1	8	3	18	2
I.O.R.	179	150	118	201	81	15
O.S.T., Ballarat and Sandhurst Grand Division	185	180	207	192	169	5
„ Melbourne Grand Division	76	70	154	147	120	10
„ Victoria Grand Division	125	172	158	99	59	4
„ National Division	197	222	225	197	215	...
H.A.C.B.S., Ballarat District	107	98	122	129	116	3
„ Melbourne District	136	123	116	137	147	10
O.St.A.	162	241	302	408	388	11
O.St.A., S.C.	5	13	38	37	48	2
G.U.O.F.G.	135	176	142	121	111	11
St.P.S., Melbourne District	544	677	829	1,058	1,161	8
„ Geelong and Western District	23	...	...	...	...	...
P.A.F.S.	823	1,108	1,291	1,448	1,007	23
A.N.A.	1,035	1,330	1,266	1,318	276	17
St.M.T.A.B.S.	...	11	...	...	...	...
I.N.F.	364	530	482	524	571	9
M.T.B.S.	242	198	110	27	...	...
Total	6,944	8,240	7,952	8,060	6,029	199

* See the *Friendly Societies Act* 1890, No. 1094, sections 14 (III.) and 31.

73. It will be noticed that an aggregate in all the offending Societies of £7,445 per annum on the average during the quinquennium, 1892–96, belonging to the Sick and Funeral Fund reserve has been used for Medical and Management purposes, the amount misappropriated in 1896, which was equivalent to nearly three-fifths per cent. of the Sick and Funeral capital of all the Societies, having decreased by £2,031 compared with that of the preceding year. Taking the Societies as a whole nearly one-fifth of the total number of branches have found the income appropriated to the Medical and Management Fund insufficient to meet the current expenses chargeable to that Fund. Increased sum misapplied.

74. Among individual Societies those that misapplied the greatest amount in 1896 were the Melbourne District, St.P.S., £1,161, wherein 8 branches offended out of a total of 8; P.A.F.S., £1,007, 23 branches out of 28; I.N.F., £571, 9 branches out of 9; Ballarat District, A.O.F., £424, 6 branches out of 8; O.St.A., £388, 11 branches out of 17; I.O.O.F., £368, 17 branches out of 74. Those that used the greatest sum in 1896 in excess of 1895 were the Melbourne District, St.P.S., £103, and I.N.F., £47; and the greatest amount relatively to their sick and funeral capital was misapplied by the I.N.F., 20¼ per cent.; Ballarat District, A.O.F., 15¾ per cent.; O.St.A., 8¾ per cent.; Melbourne District, St.P.S., 7½ per cent.; P.A.F.S., 6½ per cent.; Ballarat District, H.A.C.B.S., 6½ per cent. Offending Societies compared

75. This important matter has been giving the Societies serious concern for some time, and strenuous efforts are consequently being made in many instances to put a stop to so reprehensible and impolitic a practice. The correspondence thereon between the Melbourne District Secretary, A.O.F., and the Actuary was printed in the Report for 1894 (p. xviii), as an intimation of the course that would have perforce to be adopted to put an end to the abuse, while the Report for 1895 (p. xix) contained the copy of a letter forwarded by the Actuary to the principal secretary of every Society whose name appeared in the list given in such Report.

76. It is satisfactory to find that the managing bodies of most of the Societies communicated with have given the assurance that the reprehensible practice complained of will be as soon as possible discontinued; and that an effort is being continuously made to redeem such promise, both in the reduction of the sums misappropriated and in the number of offending branches as shown by the table.

Contributions and Benefits in the Several Societies.

77. In Appendix B is contained a table showing the initiation fees and periodic contributions paid by members to the Sick Fund, Funeral Fund, and Medical and Management Fund respectively, and the benefits given to members, together with all particulars affecting the benefits and contributions of every Friendly Society in Victoria. Appendix B —Contributions and benefits of every Society.

78. A similar table was published in the Annual Reports for the years 1890 (*p. 2*), 1888 (*p. 48*), 1887 (*p. 54*), and 1882 (p. lxxii), and a comparison thereof will show that a majority of the Societies have improved their contributions, in some instances to a material extent; while, in a few cases, the advice and remonstrances of the Actuary appear to have been lightly regarded. Contributions in most Societies improved.

79. The table now issued is marked by a new feature in that the adequacy or otherwise of members' payments has been indicated by appending to the rates the letters *A*, *N*, or *Q*, meaning that the contributions of the Society are *Adequate*, *Not adequate*, or *Quite inadequate* to sustain the promised benefits. This information has hitherto been supplied in separate tables under the headings:—*Societies which have adopted adequate graduated scales of contributions*, and, *Societies which have, and have not, made some improvement in members' contributions.** Adequacy or inadequacy of members' payments indicated.

* See Annual Reports for the years 1890 (p. xv), 1889 (p. xxiv), 1888 (p. x), 1887 (p. x), 1886 (p. xii), 1885 (p. xvi).

Societies with adequate payments for new members.

80. The following are the Societies whose contributions are adequate to provide their benefits in respect to members initiated under amended laws :—

M.U.I.O.O.F.,
A.O.F., Court Unity,
A.O.F., Court Freedom,
A.O.F., Hamilton and Sandford District,*
I.O.R.,
O.S.T.,
O.St.A.,
St.P.S., Melbourne District,
A.N.A.,
G.S.R.S.,
I.N.F.,
M.T.B.S.

Friendly Societies in the Several Australasian Colonies.

Friendly Societies in Australasia.

81. The following is a statement of the number of Friendly Societies, branches, and members, also the total amount of funds to the credit of such Societies, in the several colonies of Australasia, at the latest date for which particulars have been supplied :—

Friendly Societies in the Several Australasian Colonies.

Colony.	Date of Return.	Number of separate Societies.	Number of Branches.	Number of Members.	Amount of Funds.	Capital per Member.
					£	£ s. d.
Victoria	31st December, 1896	32	1,074	80,691	1,155,408	14 6 5
New South Wales ...	„ 1895	39	803	68,333	542,364	7 18 9
Queensland	„ 1896	19	279	21,901	173,546	7 18 6
South Australia ...	„ 1895	15	487	42,703	475,654	11 2 9
Western Australia ...	„ 1896	15	41	3,138	38,007	12 2 3
Tasmania	„ 1896	17	123	10,426	89,145	8 11 0
New Zealand	„ 1895	33	374	30,905	581,119	18 16 1
Total	... ...	...	3,181	258,097	3,055,243	11 16 9

Extent of the Friendly Society movement in the Colonies.

82. It will be seen from this table that there are 3,181 branches or lodges in the various Friendly Societies in the Australasian Colonies, and that there are on the average 81 members in each branch, or a total of over 258,000; and, assuming that for each member three persons besides on the average participate in the medical sickness or funeral benefits of these Societies, over 1,000,000 persons, nearly one-fourth of the total population of the seven colonies, are connected directly with the Societies and share in the benefits conferred thereby.

Victoria and Australasia.

83. Victoria, it will be noticed, possesses 34 per cent. of the branches, over 31 per cent. of the members, and 38 per cent. of the capital belonging to the whole of the Societies in the colonies ; and that the accumulated funds of the Societies in Victoria exceed One million pounds, New Zealand and New South Wales coming next with upwards of Half-a-million each, followed by South Australia with nearly Half-a-million, the figures, however, for these three colonies being for the previous year.

EVAN F. OWEN,
Actuary for Friendly Societies.

Office of the Actuary for Friendly Societies,
Melbourne, 18th December, 1897.

* A proposed offshoot of the Portland District, A.O.F., but not yet completely registered.

APPENDICES.

APPENDIX A.

VALUATIONS 1896.

THE THIRD VALUATION OF THE WARRNAMBOOL DISTRICT ANCIENT ORDER OF FORESTERS.

Letter from the Actuary for Friendly Societies to the District Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 28th October, 1896.

SIR,

I have the honour to forward herewith my Report on the financial condition of the Warrnambool District A.O.F., together with an abstract of the results of my valuation as at the 31st December, 1894, in accordance with the provisions of the *Friendly Societies Act* 1890, *section* 14, (1) (*e*).

2. The favorable position is mainly due to the profitable investment operations of Court Warrnambool during the preceding fifteen years.

3. With respect to the Funeral Fund, it is apparent that the uniform payment of 1s. a quarter is too low to provide the benefits, a matter of importance in the event of future addition to the number of courts. I therefore repeat my recommendation of 1888, that, instead of a fixed *sum*, there should be payable to the Funeral Fund a fixed proportion, say, one-fourth, of the Sick and Funeral contribution.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

A. C. Hortle, Esq., D.S., Warrnambool District A.O.F.,
Kepler-street, Warrnambool.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the Warrnambool District A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	*s. d.*	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						1,821		
During second six months' sickness, at 10s. per week						190		
After second six months' sickness, at 5s. per week	105	122·71	23 5	1,543	..	250	3,310	
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						844		
Sums payable at death of—								
Members, at £20	52	21·00	4 0	264	..	790	815	
Wives, at £10						143		
Total	157	143·71	27 5	1,807	..	4,038	4,125	2,318

1. Established in the year 1865.

2. Situated in Warrnambool.

3. Tabular Summary of the preceding Valuation as at the 31st December, 1888; and of the present Valuation, as at the 31st December, 1894.

Valuation date: as at the—	Number of—		Average Annual Contribution per Member.	Members.					Experience during preceding Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.						
				Average Age.			Secessions.					Obtained on Total Funds during preceding Quinquennium.						Assumed in the Valuation.
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Average duration of Membership.	Average Age.	Average duration of Membership.	Mortality.	Sickness.	Secessions.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	
			s. *d.*	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1888...	101	63	27 3	36¼	38½	...	...	...	−68	−39	+20	5½	5	5½	5½	5½	5½	...
31st December, 1894...	105	52	27 5	38½	42½	...	...	...	−63	+33	+11	6¾	7¼	6¼	6	6½	6½	...

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

THE FIRST VALUATION OF THE IRISH NATIONAL FORESTERS.

Letter from the Actuary for Friendly Societies to the Grand Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 20th January, 1897.

SIR,

I have the honour to forward herewith my Report on the financial condition of the Irish National Foresters Benefit Society as at the 31st December, 1894, as required by the provisions of the *Friendly Societies Act* 1890, *section* 14, *sub-sections* (1) (*e*).

2. That the assets are not equal to the liabilities, notwithstanding that the scale of the Sick and Funeral Fund contributions of members has been so fixed at the various ages as to be sufficient, *if supplemented by proper interest returns*, to discharge the claims year by year as they accrue, is due to failure on the part of most of the branches to build up a reserve fund commensurate with the normal growth of the obligations assumed during the progress of the Society, arising from lax management in respect more particularly to their investment business.

3. Proper attention in future to the regular and close investment of the capital at as profitable a rate of interest as can be secured consistently with safety will have the effect of placing the Sick and Funeral Funds on a sound and satisfactory basis.

I have, &c.,
EVAN F. OWEN,
Actuary for Friendly Societies.

W. Hoye, Esq., G.S., I.N.F.,
25 Cowie-street, Albert Park.

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1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

7. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been included in the Valuation.

8. The surplus shown in the Society as a whole I believe to be due to the surplus in Court Warrnambool being of sufficient magnitude to counterbalance the deficiency in the Funeral Fund.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—		
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
2,506	955	3,461	1,788	2,071	3,859	398	...	20 10	+3 19	10 4	12 0	22 4
3,310	815	4,125	1,807	2,905	4,712	587	...	27 13	+5 12	8 9	14 1	22 10

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 28th October, 1896.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the First Valuation of the Irish National Foresters.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						12,463		
During second six months' sickness at 10s. per week						1,024		
During third six months' sickness at 5s. per week	525	730·68	27 10	14,019	..		16,826	
During fourth six months' sickness at 5s. per week						636		
Permanent allowances after the 70th year of £5 11s. per annum, taken as equivalent to future sick claims						2,864		
Sums payable at Death of—								
Members, at £20						4,415		
Wives, at £10	126	243·58	9 3	4,673	..	344	4,835	
Probable future registered wives ..	..	..	..	..	..	..	602	
Total	651	974·26	37 1	18,692	..	21,806	22,263	3,571

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £5 11s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been included in the valuation.

5. The deficiency shown in the Society taken as a whole is, I believe, due to the slow accumulation of the reserved funds compared with the increase of members and liabilities.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 20th January, 1897.

Extracts from the Report of the Actuary on each Branch.

No. 1. Robert Emmett.—The deficiency shown I believe to be due to failure to accumulate sufficient capital relatively to liabilities and membership. Some of the Sick and Funeral Fund capital during the preceding quinquennium, as much as £31 in 1890, was improperly in use by the Medical and Management Fund; about £45 has been lost by defalcations; the expenditure in some years exceeded the income; the investment business during the earlier years appears to have been neglected.

No. 2. Henry Grattan.—The deficiency shown I believe to be due to inadequate returns from investments. During 1890–94 various sums, from £7 to £40, belonging to the Sick and Funeral Fund were improperly in the possession of the Medical and Management Fund.

No. 3. Daniel O'Connell.—The deficiency shown I believe to be due to inattention to the investment business. On a Sick and Funeral capital during the quinquennium, from £113 to £386, no interest was received during the years 1890 and 1892–4.

No. 4. Charles Stewart Parnell.—The deficiency shown I believe to be due to failure to accumulate sufficient capital relatively to the liabilities and membership, and high sickness outgo. During 1889 over £9 of the Sick and Funeral Fund capital was improperly used by the Medical and Management Fund, and in 1893 £2 7s. interest was also misappropriated thereto.

No. 5. Michael Davitt.—During 1891–4 from £16 to £29 belonging to the Sick and Funeral Fund were improperly in use by the Medical and Management Fund.

No. 6. Joseph Biggar.—During the course of 1891, 1893, and 1894 an aggregate of close on £33 belonging to the Sick and Funeral Fund was misappropriated to the use of the Medical and Management Fund.

No. 7. Sarsfield.—The deficiency shown I believe to be due to the inadequacy of the capital relatively to the liabilities and membership. During 1893–4 over £24 of the Sick and Funeral Fund capital was improperly in use by the Medical and Management Fund.

No. 8. T. B. McManus.—The deficiency shown I believe to be due to insufficient capital relatively to the liabilities. In 1893 over £17 belonging to the Sick and Funeral Fund was improperly used by the Medical and Management Fund.

TABULAR SUMMARY of the Valuation of the Irish

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Robert Emmett ...	Melbourne	1886	129	21	28 1	...	32	+ 92	− 13	+234	3¾	3
2	Henry Grattan ...	North Carlton ...	1886	85	28	27 8	...	30	+ 4	− 24	+465	1¼	3
3	Daniel O'Connell ...	South Melbourne ...	1888	103	6	27 7	...	31¼	− 53	− 8	+434	½	3
4	Charles Stewart Parnell	North Melbourne ...	1888	97	44	27 9	...	30¼	+ 20	+ 16	+614	1¼	3
5	Michael Davitt ...	Clifton Hill	1888	41	13	27 5	...	31½	− 70	− 23	+772	1¾	3
6	Joseph Biggar ...	Footscray	1890	17	6	30 0	...	32½	...	...	...	0	3
7	Sarsfield	Port Melbourne ...	1891	18	...	25 4	...	26¾	...	...	...	0	3
8	T. B. McManus ...	Richmond... ...	1891	35	8	29 0	...	30¾	...	...	...	0	3
	Total of Sick Funds		...	525	126	27 10	...	30¾	+ 8	− 10	+489	1½	...
	Executive Council Funeral Fund		...	525	126	9 3	...	30¾	+ 8	− 10	+489	1	3
	The whole Society		...	525	126	37 1	...	30¾	+ 8	− 10	+489	1¼	...

* When a Court possesses fewer than 30 members, or when it has

Extracts from the Report of the Actuary on the Total of Branch Sick Funds and the Executive Council Funeral Fund.

Total of Branch Sick Funds.—The deficiency shown in the Sick Funds, taken in the aggregate, I believe to be due to the failure on the part of a majority of the Branches to accumulate capital proportionate to the liabilities and membership.

Executive Council Funeral Fund.—The surplus shown I believe to be due to the adequacy of the Funeral contributions to provide the benefits. In 1893, £293 belonging to the Funeral Fund was misapplied to the service of the Management Fund, and £290 in 1894.

The managers of the Society do not appear to have duly profited by their past experience in relation to similar violation of the statute, nor to have redeemed the promises they made upon that occasion, as will be seen from a perusal of the following *précis* of the correspondence between the Government and the General Secretary :—

In August 1891 formal complaint was made to the Government by certain officers of the Robert Emmett Branch that the Governing Body had been guilty of misapplying £162 of the Funeral Fund money to Management purposes, and requesting that immediate action be taken to have that sum restored to the Funeral Fund, and to prevent any portion thereof being so illegally used in future.

The General Secretary was accordingly written to by direction of the Honorable the Chief Secretary asking for an explanation, and "requesting to know whether he had any reasons to advance why proceedings should not be taken against the Council of the Society under the provisions of section 16, sub-section (VIII.), of the Act."

The explanation furnished by the General Secretary was (28.8.91) :—That the Society had only recently been inaugurated, the expenditure necessarily incurred in establishing societies was always heavy ; that, although the strict letter of the law had been infringed, there was no intention to violate its spirit, and means for repaying the sums borrowed were receiving the earnest attention of the Board, it being "only a matter of time when the two funds will be properly adjusted" ; that the strictest economy was being exercised, the members of the Board receiving no remuneration for their services ; that the society was advancing rapidly and becoming a sound Institution, both numerically and financially, but if the threatened action were now taken by the Chief Secretary it would be the means of permanently injuring the society and curtailing its progress, that its scale of contributions were prepared by the Government Actuary, and were therefore adequate to provide the Sick and Funeral benefits, that, seeing older Institutions were greater offenders in this respect, it was scarcely fair to single out a young society for prosecution.

These considerations prevailed with the Department, and the intention of instituting criminal proceedings was accordingly abandoned ; it was however suggested that the Management contributions should be increased ; it was also pointed out that, "according to their own showing, the Board of Directors had wasted their Management Fund by misapplying it in holding fêtes or galas, an application of the funds which was altogether unlawful, and would afford a distinct ground for taking proceedings against them."

National Foresters as at the 31st December, 1894.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
4,133	...	...	3,421	280	3,701	...	432	2 3	− 3 7	16 7	1 4	17 11	1
2,587	...	...	2,298	225	2,523	...	64	2 13	− 0 15	17 9	1 9	19 6	2
3,361	...	...	2,677	386	3,063	...	298	3 15	− 2 18	15 11	2 4	18 3	3
3,226	...	...	2,613	269	2,882	...	344	2 15	− 3 11	16 2	1 8	17 10	4
1,276	...	...	1,082	193	1,275	...	1	4 14	...	17 0	3 0	20 0	5
565	...	...	477	86	563	...	2	5 1	− 0 2	16 11	3 0	19 11	6
554	...	...	462	48	510	...	44	2 13	− 2 9	16 8	1 9	18 5	7
1,124	...	...	989	60	1,049	...	75	1 14	− 2 3	17 7	1 1	18 8	8
16,826	...	...	14,019	1,547	15,566	...	1,260	2 19	− 2 8	16 8	1 10	18 6	
...	5,437	...	4,673	872	5,545	108	...	1 13	+ 0 4	17 2	3 3	20 5	
16,826	5,437	22,263	18,692	2,419	21,111	...	1,152	4 12	− 2 4	16 10	2 2	19 0	

been less than five years in existence, its experience is not abstracted.

THE THIRD VALUATION OF THE GRENVILLE DISTRICT A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the Grenville District A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week	82	87·5	21 4	126	..	1,701	2,890	
During second six months' sickness, at 10s. per week						200		
After second six months' sickness, at 5s. per week						276		
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						944		
Sums payable at death of—								
Members, at £20	39	16·4	4 0	212	..	956	1,080	
Wives, at £10						151		
Probable Future Registered Wives	..	..	..	..	..	..	57	
Total	121	103·9	25 4	1,338	..	4,228	4,027	2,689

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to the very inadequate contributions payable to the Sick and Funeral Funds, arising to a great extent from the absurd system adopted in the Rules of dividing members' contributions between the Medical and Management Fund and the Sick and Funeral Fund, a uniform payment, as shown in the subjoined Table, being assigned to the latter, and to the former rates increasing with the entry age, the nature of the case requiring that the *former* should be uniform and the *latter* graduated. The aggregate number of members in the three Courts at each group of entry ages, the payments made thereby for all objects and for Sick and Funeral and Medical and Management purposes separately are as under :—

Age-Groups.	Members.	Annual Payments.	To Medical and Management Fund.	To Sick Fund.	To Funeral Fund.	To Sick and Funeral Fund.
		s. d.	s. d.	s.	s.	s. d.
18–28	41	59 7	33 7	22	4	26 0
28–35	18	63 11	37 11	22	4	26 0
35–40	23	68 3	42 3	22	4	26 0

It is obvious that an addition should at once be made in the Sick and Funeral Fund contributions ; by dividing the present rates in the manner following the anomaly complained of would be removed and an immediate improvement effected :—

Age-Groups.	Annual Payments.	To Medical and Management Fund.	To Sick and Funeral Fund.
	s. d.	s. d.	s. d.
18–28	59 7	30 4	29 3
28–35	63 11	30 4	33 7
35–40	68 3	30 4	37 11

one-fourth of the amount contributed for sick and funeral purposes to be forwarded quarterly to the District Funeral Fund, in lieu of 1s. a member as per Law 32.

The members are reminded that attention was called to the adverse financial condition of the Society on two previous occasions, five and ten years ago, but as far as I know no efforts have hitherto been made to re-adjust the contributions and benefits upon a sound basis ; I may also point out that the *Friendly Societies Amendment Act* 1891 prescribes (section 7) the mode of dealing with a society whose assets are insufficient to meet its liabilities and which fails to take any steps to improve its position.

EVAN F. OWEN, A.I.A., F.S.S.
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 3rd February, 1897.

Extract from the Report of the Actuary on each Court.

No. 1. Foresters Home.—The surplus shown I believe to be due to the possession of a large capital relatively to both the existing members and the liabilities, the capital having however decreased absolutely and at a quicker rate than the former, but increased in comparison with the latter. The initiation fees, assigned to the Court Sick and Funeral Fund (Law 123), are 15s. at entry ages 20 and under, and 1s. for each year of age beginning with 21 years, 21s., and ending with 40 years, 40s. (Law 77). The periodic contributions are (Law 78), 4s. 7d. per member per lunar month for entry ages 18–28 ; 4s. 11d. per month for ages 28–35, 5s. 3d. per month for ages 35–40, whereof (Law 123) 6d. a week is payable to the Sick and Funeral Fund, and the balance to the Medical and Management Fund. The unbusinesslike character and unfairness of this mode of division is shown in the subjoined table:—

WEEKLY CONTRIBUTIONS PAYABLE TO BOTH FUNDS BY PRESENT MEMBERS.

Entry Ages.	Members.	Contributions.	To Sick and Funeral Fund.	To Medical and Management Fund.
		d.	d.	d.
18–28	8	$13\frac{3}{4}$	6	$7\frac{3}{4}$
28–35	7	$14\frac{3}{4}$	6	$8\frac{3}{4}$
35–40	13	$15\frac{3}{4}$	6	$9\frac{3}{4}$

In the valuation of 1883 I referred to this matter in the terms following :—

"Contributions are made to increase with the age of a member when admitted, because the older a member then is the greater is the obligation which a society assumes on his behalf in respect to *sickness and death* claims ; but, by the absurd division of the payments adopted in the rules of this society, this object has been completely defeated ; graduated contributions are assigned to the Medical and Management Fund where they should be uniform, and uniform contributions are assigned to the Sick and Funeral Fund where they ought to be graduated."—(Friendly Societies' Report, 1885, p. 19.)

The annual cost of medical attendance, medicine and management being the same for all members of a branch irrespective of their initiation ages, the 20 members in the older groups, in being charged more than the 8 in the younger, are being unjustly treated.

No. 2. Good Intent.—The deficiency shown I believe to be due to the material insufficiency of the contributions to provide the sickness benefits, the secession of many of the younger members thus raising the average age and the normal liabilities of existing members.

The number of members in the Court at each group of entry ages of Law 78, the payments made thereby for all objects, and for Sick and Funeral and Medical and Management purposes separately are as under :—

Age at Entry.	No. of Members.	Weekly Contributions.	Sick and Funeral Fund Contributions.	Medical and Management Fund Contributions.
		d.	d.	d.
18–28	1	$13\frac{3}{4}$	6	$7\frac{3}{4}$
28–35	6	$14\frac{3}{4}$	6	$8\frac{3}{4}$
35–40	7	$15\frac{3}{4}$	6	$9\frac{3}{4}$

I dealt with this matter in my valuation of 1883 as follows :—

"Contributions are made to increase with the age of a member when admitted, because the older a member then is the greater is the obligation which a society assumes on his behalf in respect to *sickness and death* claims ; but, by the absurd division of the payments adopted in the rules of the society, this object has been completely defeated ; graduated contributions are assigned to the Medical and Management Fund where they should be uniform, and uniform contributions are assigned to the Sick and Funeral Fund where they ought to be graduated."—(Friendly Societies' Report, 1885, p. 19.)

The annual cost of medical attendance, medicine and management being besides identical for all members of a branch irrespective of the ages they entered the society, the older members, in being charged more than the younger for these purposes, are being unfairly treated.

No. 3. Merry Foresters.—The deficiency shown I believe to be due to the material insufficiency to provide the sickness benefits of the contributions under Laws 78, 123, and 32, which have been besides illegally reduced by the Court, and failure to accumulate capital proportionate to the membership and liabilities. The number of members in the Court at each group of initiation ages, the payments made

thereby, and the division thereof between the Sick and Funeral Fund and the Medical and Management Fund, as provided by the Laws, and as improperly made by the Court ($\frac{2}{5}$ to the former, and $\frac{3}{5}$ to the latter fund), are given in the following table :—

Age at Entry.	Number of Members.	Weekly Contributions.	Division by Law 123.		Division by this Court.	
			Sick and Funeral Fund Contributions.	Medical and Management Fund Contributions.	Sick and Funeral Fund Contributions.	Medical and Management Fund Contributions.
		d.	*d.*	*d.*	*d.*	*d.*
18—28	32	$13\frac{3}{4}$	6	$7\frac{3}{4}$	$5\frac{1}{2}$	$8\frac{1}{4}$
28—35	5	$14\frac{3}{4}$	6	$8\frac{3}{4}$	$5\frac{3}{4}$ and $\frac{3}{5}$f.	$8\frac{3}{4}$ and $\frac{3}{5}$f.
35—40	3	$15\frac{3}{4}$	6	$9\frac{3}{4}$	6 and $\frac{6}{20}$f.	9 and $\frac{9}{20}$f.

I dealt with the division of funds under Law 123 in my valuation of 1883 (see Friendly Societies Report 1885, p. 19) as follows :—" Contributions are made to increase with the age of a member when admitted, because the older a member then is the greater is the obligation which a Society assumes on his behalf in respect to *sickness and death* claims ; but by the absurd division of the payments adopted in the Rules of this Society this object has been completely defeated ; graduated contributions are assigned to the

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TABULAR SUMMARY of the Valuation of the Grenville District

No.	Branch.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. *d.*	Yrs.	Yrs.	%	%	%	%	%
1	Foresters Home ...	Smythesdale ...	1861	28	17	22 0	$52\frac{1}{2}$	$56\frac{1}{2}$	...	...	...	$5\frac{1}{2}$	4
2	Good Intent ...	Scarsdale ...	1862	14	10	22 0	$55\frac{1}{4}$	61	...	...	...	$4\frac{1}{2}$	$3\frac{1}{2}$
3	Merry Foresters ...	Carngham ...	1862	40	12	20 8	41	$38\frac{1}{2}$	...	...	...	$4\frac{1}{2}$	$3\frac{1}{2}$
	Total Sick Funds			82	39	21 4	$49\frac{3}{4}$	$48\frac{1}{2}$	− 12	− 37	+ 91	$5\frac{1}{2}$	...
	District Funeral Fund...			82	39	4 0	$49\frac{3}{4}$	$48\frac{1}{2}$	− 12	− 37	+ 91	0	3
	The whole Society, 31st December, 1894			82	39	25 4	$49\frac{3}{4}$	$48\frac{1}{2}$	− 12	− 37	+ 91	$5\frac{1}{2}$	...
	The whole Society, at Valuation of 31st December, 1888			98	67	26 0	$46\frac{1}{2}$	$49\frac{3}{4}$	− 9	− 7	+141	$3\frac{3}{4}$	...
	(*a*) Increase, 1894 above 1888 ...		...	...	...	...	...	...	...	...	...	$1\frac{3}{4}$	...
	(*b*) Decrease, 1888 above 1894 ...			16	28	0 8	...	$1\frac{1}{4}$	3	30	50	...	...

* When a Court possesses fewer than 30 members, or when it has

Medical and Management Fund where they should be uniform, and uniform contributions are assigned to the Sick and Funeral Fund where they ought to be graduated." The annual cost of medical attendance, medicine and management being besides identical for all members of a Branch, irrespective of the ages they entered the Society, the older members, in being charged more than the younger *for these purposes*, are being unfairly treated.

The District Executive, in permitting this Court to alter Law 123, presumedly under a forced construction of Law 47, so as to reduce the payments made to that fund, the Sick and Funeral, which it is of vital importance should not be tampered with, have culpably failed in their duty, "to see (Law 13) the Laws of the Order strictly adhered to, and take all necessary steps to enforce compliance on any infringement thereof."

Extracts from the Report of the Actuary on the District.

Total of Court Sick Funds.—The deficiency shown I believe to be due to the insufficiency to provide the sickness benefits of the payment of 6d. a week per member (less 1s. payable quarterly to the District Funeral Fund); that is, no more than £1 2s. per member per annum to the Sick Fund, while as much as £1 13s. 7d., £1 17s. 11d., and £2 2s 3d. are variously paid, according to initiation age, to the Medical and Management Fund.

District Funeral Fund.—The deficiency shown I believe to be due to the great insufficiency of 1s. a quarter per member to provide the funeral benefits of £20 and £10 on death of member and wife respectively.

Ancient Order of Foresters as at the 31st December, 1894.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
1,027	...	...	319	738	1,057	30	...	26 7	+ 1 1	6 3	14 4	20 7	1
593	...	...	151	106	257	...	336	7 11	− 24 0	5 1	3 7	8 8	2
1,270	...	...	656	366	1,022	...	248	9 3	− 6 4	10 4	5 9	16 1	3
						[30	584]						
2,890	...	...	1,126	1,210	2,336	...	554	14 15	− 6 15	7 9	8 5	16 2	
...	1,137	...	212	43	255	...	882	0 10	− 10 15	3 9	0 9	4 6	
2,890	1,137	4,027	1,338	1,253	2,591	...	1,436	15 6	− 17 10	6 8	6 3	12 11	1894
3,676	1,365	5,041	1,542	1,422	2,964	...	2,077	14 11	− 21 4	6 1	5 8	11 9	1888
...	...	...	...	...	...	...	...	0 15	...	0 7	0 7	1 2	(*a*)
786	228	1,014	204	169	373	...	641	...	3 14	...	...	...	(*b*)

been less than five years in existence, its experience is not abstracted.

THE THIRD VALUATION OF COURT AMHERST, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of Court Amherst, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
Sick allowances payable until the 70th year—		£	s. d.	£	£	£	£	£
During first six months' sickness, at 20s. per week						457		
After first six months' sickness, at 10s. per week						202		
Permanent allowances after the 70th year of £7 16s. per annum, taken as equivalent to future sick claims	23	24·67	21 6	348	..		1,117	
Sums payable at death of—						497		
Members, at £20		4·60	4 0	65	..	264	324	
Wives, at £10	15	..	..	..	..	52		
Widows, at £10	2	·60	6 0	8	..	..	12	
Total	40	29·87	25 6	421	..	1,472	1,453	1,032

1. Established in the year 1864.
2. Situated in Amherst.
3. Tabular Summary of the preceding valuation as at the 31st December, 1888; and of the present valuation as at the 31st December, 1894.

Valuation Date: as at the—	Number of—		Average Annual Contribution per Member.	Members.					Experience during preceding Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.			Rate of Interest.						
				Average Age.			Secessions.					Obtained on Total Funds during preceding Quinquennium.						
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Average Duration of Membership.	Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	Assumed in the Valuation.
			s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1888 ...	25	18	25 6	41	44½	...	...	...	+50	−47	+165	1¾	1½	1½	1½	1¾	1¾	3
31st December, 1894 ...	23	15	25 6	44½	47½	...	...	...	+13	−17	+146	1½	1¼	1½	1¼	1	1¼	3

THE THIRD VALUATION OF THE BALLARAT DISTRICT H.A.C.B.S.

Letter from the Actuary for Friendly Societies to the Corresponding Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 14th April, 1897.

SIR,

I have the honour to forward herewith my Report on the financial condition of the Ballarat District of the Hibernian Australasian Catholic Benefit Society, together with an abstract of the results of my valuation as at the 31st December, 1894, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The very unfavorable financial position of the Branch Sick Funds has arisen, not so much from the insufficiency of the total payments of members as from the wilful perversion by the District Board of the general law regulating the division of the contributions between the funds.

3. Unless immediate steps are taken to enforce obedience to the laws and the Friendly Societies Statute I shall have to consider what further action will be necessary.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

T. W. O'Shea, Esq., C.S., H.A.C.B.S.,
9 Montague-street, South Melbourne.

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £7 16s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

8. The deficiency shown I believe to be due to the contributions assigned to the Sick and Funeral Fund being altogether inadequate to provide the benefits, those who joined at ages 18 to 28 paying 24s. 3d. per annum, those at 28 to 35, 26s., and those at 35 to 40, 27s. 9d. per annum. This arises mainly from the absurd provision of Law 44, that out of total contributions per lunar month of 4s. 8d., 5s., and 5s. 4d., three-fifths, instead of a uniform sum for all ages as it should be, say 2s. 4d., be appropriated to the Incidental Expense Fund, and two-fifths only to the Sick and Funeral Fund, instead of the balance after deducting such uniform sum. To this must be added the increase in age and net liabilities of the members and deficient interest returns, due probably as in the valuation of 1888 to the investment of most of the capital in a hall whence no returns were received.

9. The adverse financial condition of the Court would be immediately improved by a re-division of the contributions upon a sound and equitable basis in the manner suggested in paragraph 8 above.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—		
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1,191	359	1,550	492	502	994	...	556	20 2	−22 5	6 4	6 6	12 10
1,117	336	1,453	421	464	885	...	568	20 4	−24 14	5 9	6 5	12 2

Office of the Actuary for Friendly Societies,
Melbourne, 6th March, 1897.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the Ballarat District H.A.C.B.S.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 2cs. per week						6,969		
During third three months' sickness, at 15s. per week						931		
During fourth three months' sickness, at 10s. per week	287	273·03	19 0	4,919	..		11,565	
After second six months' sickness, at 5s. per week						839		
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims						2,230		
Sums payable at death of—								
Members, at £20	123	86·10	6 0	1,552	..	2,666	2,865	
Wives, at £10						382		
Probable future registered wives	..	..	..	..	..	..	140	
Total	410	359·13	25 0	6,471	..	14,017	14,570	8,099

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such Tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 8s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to the inadequacy to provide the benefits of the small portion of members' payments assigned to the Sick and Funeral Funds, arising from the illegal diversion of the greater part thereof to the Management Funds of the Branches (instead of paying it into the Sick and Funeral Funds), in direct violation of Law No. 76.

EVAN F. OWEN,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 14th April, 1897.

Extracts from the Report of the Actuary on each Branch.

Ballarat.—The present deplorable condition of the Sick Fund has been brought about by gross mismanagement generally, and more particularly by utter disregard of the mode of dividing the income received from members prescribed by the registered laws, 6d. a week only of each member's contribution having been assigned to the Sick and Funeral Fund, while sub-section (2) of Law No. 76 distinctly directs that 6d. out of each member's weekly contribution should be paid to the *Management Fund* and the *balance* to the *Sick and Funeral Fund*. This pernicious method of division has, as is shown in the Tabular Summary above (column 4), been adopted by this Branch subsequently to the 1888 valuation.

Smythesdale.—The deficiency shown I believe to be due to the inadequacy of members' payments to provide the sickness benefits, arising in a great measure from two-fifths of the contributions having been appropriated to the Sick and Funeral Fund, instead of, as directed by Registered Law No. 76 (2), 6d. a week to the Management Fund and the *balance* to the former fund.

Bungaree.—The deficiency shown I believe to be due to the inadequacy of the payments of members to provide the sickness benefits, arising in a great measure from two-fifths of the contributions having been appropriated to the Sick and Funeral Fund, instead of, as clearly directed by Law No. 76 (2), 6d. a week to the Management Fund and the *balance* to the former fund.

St. Patrick's.—The deficiency shown I believe to be due to the inadequacy of the payments of members to provide the benefits arising to a great extent from a complete disregard of the mode of division prescribed by the registered laws, 6d. a week only of each member's contributions having been assigned to the Sick and Funeral Fund, while sub-section (2) of Law No. 76 distinctly directs that 6d. out of each member's weekly contribution should be paid to the Management Fund and the *balance* to the *Sick and Funeral Fund.*

TABULAR SUMMARY of the Valuation of the Ballarat

No.	Branch.	Where situated	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Ballarat	Ballarat	1868	159	76	20 0	37½	38½	− 32	+ 58	+338	0	3
18	Smythesdale	Smythesdale ...	1870	14	7	15 8	52¼	38	...	...	...	0	3
47	Bungaree	Bungaree ...	1871	17	7	15 0	42½	43	...	...	...	2¾	3
177	St. Patrick's	Ormond	1886	10	2	20 0	26½	32	...	...	...	0	3
235	St. Mary's	Colac	1890	39	15	20 1	...	29¾	− 37	− 14	+286	¼	3
239	Sarsfield	Ararat	1890	32	14	15 8	...	30	+ 15	− 45	+325	0	3
258	St. Michael's... ...	Beeac	1893	16	2	20 0	...	26	...	...	...	0	3
	Total Sick Funds			287	123	19 0	37¾	35¾	− 30	+ 45	+324	2	...
	District Funeral Fund			287	123	6 0	37¾	35¾	− 30	+ 45	+324	3¾	3
	Whole Society, 31st December, 1894 ...			287	123	25 0	37¾	35¾	− 30	+ 45	+324	3¼	...
	The whole Society, 31st December, 1888			179	96	31 0	37	37¾	− 19	− 3	+590	2¼	...

* When a Branch possesses fewer than 30 members, or when it has

St. Mary's.—The deficiency shown I believe to be due to the inadequacy of the payments of members to provide the benefits arising mainly from an illegal method of division having been adopted, 6d. a week having been appropriated to the Sick and Funeral Fund, and the balance, a much larger sum, to the Management Fund, in direct violation of Law 76 (2), which clearly directs that the larger proportion of the contributions should be given to the Sick and Funeral Fund.

Sarsfield.—The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits, 6d. a week of each member's payment having been assigned to the Sick and Funeral Fund, instead of, as prescribed by the 76th General Law, the *balance*, after 6d. a week had been appropriated to the Management Fund.

St. Michael's.—The deficiency shown I believe to be due to the inadequacy of the payments made by members to the Sick Fund to provide the sickness benefits given in the Society, mainly arising from the Branch having reversed the mode of dividing the contributions enacted by the general laws, 6d. a week only of each member's payment having been assigned to the Sick and Funeral Fund, instead of, as prescribed by Law 76, the *balance* after 6d. a week had been appropriated to the Sick and Funeral Fund.

Sick Funds.—The deficiency shown is due to the inadequacy of the Branch sickness contribution to provide that benefit, and general mismanagement. The present deplorable financial condition with the material retrogression since 1888 has been mainly brought about by a gross violation of the laws on the part of the individual Branches supported by the District Board, rendered possible by reprehensible laxity of control on the part of the supreme governing body. At the first valuation in 1883, each member paid 1s. a week divided equally between the two funds, the Sick and Funeral and the Management Funds, with 1s. to the latter fund per quarter; in that Valuation the Sick Fund assets came out as no more than 10s. 7d. in the £, and the contributions were in consequence very wisely raised to 1s. 3d. per week, but with an almost incredible misapprehension of the facts disclosed and want of knowledge of Friendly Society business, the additional 3d. was, in all the Branches, Ballarat excepted, paid, not as it should have been into the Sick and Funeral Fund of the Branch, but into the Management Fund, and the valuation of 1888 was made on that basis, the average contribution being raised by the preponderating numerical magnitude of the Ballarat Branch. The present Laws came into force on 24th September, 1891, and introduced in respect to members thereafter initiated the graduated scale of 1s., 1s. 1d., 1s. 2d., and 1s. 3d. per week, Law 76, the 2nd sub-section whereof being as follows:—"Out of the weekly contributions of each benefit member to his Branch, the sum of 6d. shall be paid to the Management Fund (*plus* 1s. a quarter, sub-section 3), and the balance to the Sick and Funeral Fund of the Branch." Instead on insisting on a strict compliance with this mode of division, the District Board has weakly permitted, I may even say, has culpably aided and abetted the Branches in directly reversing the method of allotment of contributions prescribed (in three Branches a still more inequitable division has been in use) to the manifest loss and retrogression of the Society and injury to the members.

Funeral Fund.—The deficiency shown I believe to be due to failure to increase the capital proportionately with the membership and liabilities, arising mainly from the reduction of the interest obtained compared with that of the 1888 valuation and of the rate employed in this valuation.

Whole Society.—The deficiency shown I believe to be due to the inadequacy to provide the benefits of the small portion of members' payments assigned to the Sick and Funeral Funds, arising from the illegal diversion of the greater part thereof to the Management Funds of the Branches (instead of paying it into the Sick and Funeral Funds), in direct violation of Law No. 76.

District, H.A.C.B.S. as at the 31st December, 1894.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
7,069	...	...	2,728	...	2,728	...	4,341	...	−27 6	7 9	...	7 9	1
555	...	...	189	21	210	...	345	1 10	−24 13	6 10	0 9	7 7	18
719	...	...	204	320	524	...	195	18 16	−11 9	5 8	8 11	14 7	47
358	...	...	193	42	235	...	123	4 4	−12 6	10 10	2 4	13 2	177
1,319	...	...	778	69	847	...	472	1 15	−12 2	11 9	1 1	12 10	235
1,016	...	...	496	25	521	...	495	0 16	−15 9	9 9	0 6	10 3	239
529	...	...	331	19	350	...	179	1 4	−11 4	12 6	0 9	13 3	258
11,565	...	...	4,919	496	5,415	...	6,150	1 15	−21 9	8 6	0 11	9 5	
...	3,005	...	1,552	1,191	2,743	...	262	4 3	− 0 18	10 4	7 11	18 3	
11,565	3,005	14,570	6,471	1,687	8,158	...	6,412	5 18	−22 7	8 11	2 4	11 3	1894
6,164	1,597	7,761	4,224	1,338	5,562	...	2,199	7 10	−12 6	10 11	3 5	14 4	1888

been less than five years in existence, its experience is not abstracted.

Extracts from the Report of the Actuary on the District.

Total of Branch Sick Funds.—The deficiency shown is due to the inadequacy of the Branch sickness contribution to provide that benefit, and general mismanagement. The present deplorable financial condition with the material retrogression since 1888 has been mainly brought about by a gross violation of the laws on the part of the individual Branches supported by the District Board, rendered possible by reprehensible laxity of control on the part of the supreme governing body.

At the first valuation in 1883, each member paid 1s. a week divided equally been the two funds, the Sick and Funeral and the Management Funds, with 1s. to the latter Fund per quarter; in that valuation the Sick Fund assets came out as no more than 10s. 7d. in the £, and the contributions were in consequence very wisely raised to 1s. 3d. per week, but with an almost incredible misapprehension of the facts disclosed and want of knowledge of Friendly Society business, the additional 3d. was, in all the Branches, Ballarat excepted, paid, not as it should have been into the Sick and Funeral Fund of the Branch, but into the Management Fund, and the valuation of 1888 was made on that basis, the average contribution being raised by the preponderating numerical magnitude of the Ballarat Branch. The present laws came into force on 24th September, 1891, and introduced in respect to members thereafter initiated the graduated scale of 1s., 1s. 1d., 1s. 2d. and 1s. 3d. per week, Law 76, the 2nd sub-section whereof being as follows:—"Out of the weekly contributions of each benefit member to his Branch, the sum of 6d. shall be paid to the Management Fund (*plus* 1s. a quarter, sub-section 3), and the balance to the Sick and Funeral Fund of the Branch." Instead of insisting on a strict compliance with this mode of division, the District Board has weakly permitted, I may even say, has culpably aided and abetted the Branches in directly reversing the method of allotment of contributions prescribed (in three Branches a still more inequitable division has been in use) to the manifest loss and retrogression of the Society and injury to the members.

District Funeral Fund.—The deficiency I believe to be due to failure to increase the capital proportionately with the membership and liabilities, arising mainly from the reduction of the interest obtained compared with that of the 1888 valuation and of the rate employed in this valuation.

THE THIRD VALUATION OF THE MELBOURNE DISTRICT, H.A.C.B.S.

Letter from the Actuary for Friendly Societies to the Corresponding Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 14th May, 1897.

SIR,

I have the honour to forward herewith my Report on the condition of the Melbourne District, H.A.C.B.S., together with an abstract of my valuation as at the 31st December, 1894, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. When the General Laws were amended in 1891, members initiated between the ages 25 and 40 were thereafter required to pay increased contributions to the Sick and Funeral Fund (Law 76, 1, 2), but unfortunately no addition was, as it should have been, made to the payments of the then existing members with the result brought out again in this valuation that the contribution income is unable to sustain the claims, current and future, and at the same time permit of the accumulation of a sufficient reserve fund. This omission should be at once remedied.

3. The Valuation Balance Sheets of the Ballarat and Melbourne Districts in combination, comprising the assets and liabilities of the H.A.C.B.S. as a whole, have also been included.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

T. W. O'Shea, Esq., C.S., H.A.C.B.S.,
9 Montague-street, South Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Third Valuation of the Melbourne District, H.A.C.B.S.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						74,012		
During third three months' sickness, at 15s. per week								
During fourth three months' sickness, at 10s. per week	3,453	3,550·23	20 7	54,531	..	9,848	117,138	
After second six months' sickness, at 5s. per week						8,857		
Permanent allowances after the 70th year of £6 8s. per annum ; taken as equivalent to future sick claims						20,484		
Sums payable at death of Members, at £20 ..						24,856		
Wives, at £10	1,814	1,035·90	6 0	15,875		4,661	30,462	
Probable future registered Wives ..	..	..	..	..	..	..	1,446	
Total	5,267	4,586·13	26 7	70,406	..	142,718	149,046	78,640

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities on account of the probable sickness after 70 years of age has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 8s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been included in the valuation.

5. The deficiency shown I believe to be due to the inadequacy to provide the benefits of the Sick and Funeral Fund contributions, nine-tenths of the members paying no more than 6d. a week (see subjoined table); and to relatively insufficient capital. In order to place the Sick and Funeral Funds in a more satisfactory condition, I repeat my recommendation of 1888, "That the contributions and benefits be re-adjusted upon a sound and equitable basis."

6. The payments of members and their attained ages are given in the following table :—

NUMBER OF MEMBERS AT EACH RATE OF SICK AND FUNERAL CONTRIBUTIONS PER WEEK AT QUINQUENNIAL AGE-GROUPS.

Age Attained.	6d. (26s. yearly). In Age—16–25. If prior to 24.9.91, 16–40.	7d. (30s. 4d.) 25–30.	8d. (34s. 8d.) 30–35.	9d. (39s.) 35–40.	Total.
17–20 ...	90	...	...	...	90
20–25 ...	356	...	...	...	356
25–30 ...	488	128	...	...	616
30–35 ...	537	65	62	...	664
35–40 ...	377	9	26	16	428
40–45 ...	271	...	...	7	278
45–50 ...	364	...	...	...	364
50–55 ...	310	...	...	...	310
55–60 ...	243	...	...	...	243
60–65 ...	99	...	...	...	99
65–70 ...	3	...	...	...	3
70–75 ...	2	...	...	...	2
17–75 ...	3,140	202	88	23	3,453

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 14th May, 1897.

Extracts from the Report of the Actuary on each Branch.

St. Francis', 1, Melbourne.—The deficiency shown I believe to be due to advance in members' age since the preceding quinquennium and consequent in net liability; high and increasing rate of sickness outgo; decrease in rate of realized and therefore of assumed interest; considerable decrease in capital, absolutely as well as relatively to membership and liability.

St. Kilian's, 4, Bendigo.—The deficiency shown I believe to be mainly due to abnormally high sickness experience.

St. Mary's, 8, St. Kilda.—The deficiency shown I believe to be due to increase in members' age and consequent liability; high sickness experience; decrease in assumed interest; decrease in absolute capital and relatively to membership and liability.

St. Mary's, 10, Kyneton.—The deficiency shown I believe to be due to very high sickness experience being more than double that of the preceding valuation, which was comparatively light; reduction of capital, absolutely and relatively to membership and liability.

St. Joseph's, 11, Collingwood.—The deficiency shown I believe to be due to increase in members' age and consequent liability; somewhat high and increased sickness experience; decrease in interest, obtained and assumed; reduction in capital, absolutely and relatively to membership and liability.

St. Michael's, 12, North Melbourne.—The deficiency shown I believe to be due to inadequacy of contributions; increase in members' age and in consequent liabilities; high and increasing sickness experience; reduction of capital absolutely as well as relatively to membership and liabilities.

St. Patrick's, 14, Port Fairy.—The deficiency shown I believe to be due to the inadequacy of members' payments to provide the benefits.

St. Patrick's, 21, Warrnambool.—The deficiency shown I believe to be due to the inadequacy of members' payments to provide the benefits; considerable increase in age and in consequent liability; decrease in interest, secured and assumed; great reduction in capital, absolutely and relatively to membership and liabilities.

St. Monica's, 22, Essendon.—The deficiency shown I believe to be mainly due to material increase in sickness experience, and to the capital having increased at a slower rate than the membership and liability.

St. Patrick's, 25, South Brighton.—The deficiency shown I believe to be due mainly to the inadequacy of the contributions to provide the benefits.

St. Brigid's, 27, North Fitzroy.—The deficiency shown I believe to be due to the inadequacy of the contributions; increase in liability consequent on increase in age, and high sickness experience.

St. Mary's, 28, Castlemaine.—The deficiency shown I believe to be due to inadequacy of contributions, high sickness experience, and decrease in capital.

SS. Peter and Paul's, 33, South Melbourne.—The deficiency shown I believe to be due to inadequacy of contributions; increase in age and in consequent liability; decrease in capital absolutely as well as relatively to membership and liability.

St. Ignatius', 34, Richmond.—The deficiency shown I believe to be due to inadequacy of contributions; increase in age and in consequent liability; material increase in sickness experience; the increase of capital being, though a little quicker than the membership, at a slower rate than the liability.

St. Mary's, 36, Williamstown.—The deficiency shown I believe to be due to inadequacy of contributions; high and increasing sickness experience; reduction in interest, realized and assumed; proportionately small and decreasing capital.

St. Ann's, 37, Broadmeadows.—The improved financial condition, in comparison with that of 1888, is in my opinion due to material increase of capital relatively to reduced membership and enhanced liability dependent on increased age.

St. Joseph's, 40, Hawthorn.—The surplus shown I believe to be due to magnitude of capital relatively to reduced membership and increased liability dependent on increased age; another favorable point is low sickness experience, and an unfavorable, the small amount of interest secured during the quinquennium, which, however, must not be less in future than 3 per cent. assumed in the valuation.

St. Alipius', 41, Oakleigh.—The deficiency shown I believe to be due to inadequacy of contributions. Progress has been retarded by increase in age and liability, and by decline in interest realized and assumed; it has been promoted by increase in capital relatively to membership as well as in some degree to liability.

St. Patrick's, 44, Daylesford.—The deficiency shown I believe to be due to inadequacy of contributions; increase in age and in consequent liabilities; reduction of capital, absolutely and relatively to decreased membership and to liability. In respect to interest obtained and assumed there has been improvement since the 1888 valuation.

St. Joseph's, 49, Beechworth.—The deficiency shown I believe to be due to inadequacy of contributions to provide the benefits.

St. Peter's, 51, Epping.—The deficiency shown I believe to be due to inadequacy of contributions, increase in age and liabilities, and reduction of capital.

St. Mary's, 53, Echuca.—The deficiency shown I believe to be mainly due to inadequacy of contributions.

St. Peter's, 55, Seymour.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Joseph's, 59, Benalla.—The deficiency shown I believe to be due to inadequacy of contributions, there being material improvement since the valuation of 1888.

St. Patrick's, 69, Stawell.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Patrick's, 77, Kilmore.—The deficiency shown I believe to be due to inadequacy of contributions and deficient returns from investments.

St. Joseph's, 78, Rochester.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Ambrose's, 79, Woodend.—The deficiency shown I believe to be due to inadequacy of contributions, increase in members' age, and in consequent liabilities; high and increasing sickness experience.

St. Peter's, 83, Wandiligong.—The deficiency shown I believe to be due to inadequacy of members' contributions, failure to accumulate capital commensurate with members' age and liabilities.

St. Mary's, 84, Sale.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Mary's, 92, Dandenong.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Mary's, 94, Hamilton.—The deficiency shown I believe to be due to inadequacy of contributions; high sickness experience; reduction in investment returns; too tardy an increase of capital relatively to increase of membership and liabilities.

St. Paul's, 125, Coburg.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Patrick's, 164, Tungamah.—The deficiency shown I believe to be due to inadequacy of contributions.

St. George's, 169, Carlton.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Monica's, 171, Footscray.—The deficiency shown I believe to be due to inadequacy of contributions.

St. John's, 175, Mitcham.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Bridget's, 176, Nunawading.—The deficiency shown I believe to be due to inadequacy of contributions.

St. Monica's, 179, Kyabram.—The deficiency shown I believe to be due to inadequacy of contributions.

St. James', 180, Elsternwick.—The deficiency shown I believe to be due to inadequacy of contributions.

Sacred Heart, 204, Yarrawonga.—The deficiency shown I believe to be due to the insufficiency of members' payments to provide the benefits.

St. Michael's, 205, Barmah.—The deficiency shown I believe to be due to the insufficiency of the contributions to provide the sickness benefits.

St. Joseph's, 213, Yan Yean.—The deficiency shown I believe to be due to inadequate contributions.

St. Joseph's, 215, South Yarra.—The deficiency shown I believe to be due to inadequate contributions.

St. Brendan's, 216, Flemington.—The deficiency shown I believe to be due to inadequate contributions.

St. John Baptist's, 224, Clifton Hill.—The deficiency shown I believe to be due to inadequate contributions.

St. Joseph's, 234, Port Melbourne.—The deficiency shown I believe to be due to inadequate contributions.

St. Francis Xavier's, 253, Mansfield.—The deficiency shown I believe to be due to inadequate contributions.

St. Joseph's, 259, Coleraine.—The deficiency shown I believe to be due to inadequate contributions.

St. Patrick's, 343, Lillydale.—The deficiency shown I believe to be due to inadequate contributions.

Extracts from the Report of the Actuary on the District.

Total of Branch Sick Funds.—The deficiency shown I believe to be due to the inadequacy of the contributions paid into the Sickness Fund from their initiation age by existing members to provide the sick benefits given in the Society; the increase in their age and in consequent liability; the material increase in sickness experience; and to the capital not having increased proportionately with members' liability.

District Funeral Fund.—The deficiency shown I believe to be due to the inadequacy of the uniform payment of 1s. 6d. per member per quarter to provide the funeral benefits to members and wives; increase in age and in consequent liability, together with excess of mortality at such age; reduction in interest "obtained" and "assumed."

TABULAR SUMMARY of the Valuation of the Melbourne

No.	Branch.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.* Mortality.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.* Sickness.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866–70.* Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	St. Francis'	Melbourne	1865	333	233	20 4	39½	42¾	+ 61	+ 29	+270	6	4
4	St. Kilian's	Bendigo	1868	271	101	20 7	37	37	+ 56	+100	+116	6½	5
8	St. Mary's	St. Kilda	1869	126	92	20 3	36¾	44	+ 13	+ 43	+266	10¼	4½
10	St. Mary's	Kyneton	1869	56	41	20 2	44¼	43¾	+ 10	+ 77	+209	6	4½
11	St. Joseph's	Collingwood ...	1869	105	56	20 3	38¼	41	− 4	+ 11	+246	5¾	4½
12	St. Michael's	North Melbourne ...	1869	186	122	20 1	34½	40¾	+ 56	+ 71	+285	7¼	5
14	St. Patrick's	Port Fairy ...	1869	35	21	20 9	36½	42½	− 61	− 11	+183	5½	4½
21	St. Patrick's	Warrnambool ...	1869	25	20	20 0	42¼	50¾	...	...	...	3¼	3
22	St. Monica's	Essendon	1870	76	41	21 3	31½	33	− 69	+ 3	+106	4¾	4
25	St. Patrick's	South Brighton ...	1870	43	5	20 6	40¼	42½	+ 8	− 72	+107	1¾	3
27	St. Brigid's	North Fitzroy ...	1870	165	71	20 5	34	37	+ 30	+ 14	+258	6	4½
28	St. Mary's	Castlemaine ...	1870	56	25	20 6	42	41½	− 34	+ 8	+197	5¾	4½
33	S.S. Peter and Paul's ...	South Melbourne ...	1870	186	116	20 3	35½	38½	†	†	†	7¼	5
34	St. Ignatius'	Richmond	1870	396	210	20 7	35½	37¾	+ 5	+ 35	+ 87	6	4½
36	St. Mary's	Williamstown ...	1870	110	50	20 7	37¼	38¼	+ 89	+ 57	+214	4	3
37	St. Ann's	Broadmeadows ...	1870	18	8	20 0	36¼	39¼	...	...	...	4¾	3½
40	St. Joseph's	Hawthorn	1871	34	24	20 0	32¼	36¼	− 22	− 64	+360	1¾	3
41	St. Alipius'	Oakleigh	1871	27	22	21 8	33½	36¼	...	...	...	3¾	3½
44	St. Patrick's	Daylesford	1871	33	26	20 0	42¼	49½	...	− 28	+310	6¾	4½
49	St. Joseph's	Beechworth ...	1871	80	39	20 1	37½	37½	+ 19	− 18	+125	4¾	3½
51	St. Peter's	Epping	1871	6	2	20 0	40	44¾	...	...	...	2¼	3
53	St. Mary's	Echuca	1871	69	40	20 7	31	34¾	+ 27	− 28	+283	4¾	4
55	St. Peter's	Seymour	1887	30	12	21 11	26	31¼	+142	− 8	+361	0	3
59	St. Joseph's	Benalla	1872	75	45	22 0	32¼	32	− 28	− 55	+126	3½	3
69	St. Patrick's	Stawell	1872	44	19	20 11	42¾	34¼	− 59	− 24	+201	2½	3
77	St. Patrick's	Kilmore	1873	69	38	20 6	37½	38¼	+ 49	− 11	+289	3¼	3
78	St. Joseph's	Rochester	1887	21	9	20 0	34¾	31¼	...	...	...	4½	3½
79	St. Ambrose's	Woodend	1873	30	19	20 4	34	38¼	...	+ 62	+ 62	4	3
83	St. Peter's	Wandiligong ...	1873	21	10	20 0	44	44	...	...	...	3¾	3
84	St. Mary's	Sale	1874	25	5	20 6	39¼	41¾	...	...	...	4½	3½
92	St. Mary's	Dandenong ...	1874	24	12	20 7	35	38½	...	...	...	3¾	3
94	St. Mary's	Hamilton	1874	62	25	21 2	38	34¼	− 65	+ 33	+164	2	3
125	St. Paul's	Coburg	1876	113	35	20 6	33¼	35¼	− 55	− 8	+275	7¼	5
164	St. Patrick's	Tungamah	1884	22	6	21 3	33½	34¾	...	...	...	¼	3
169	St. George's	Carlton	1885	47	14	20 4	28¾	31¼	...	+ 2	+192	4½	4
171	St. Monica's	Footscray	1885	97	65	20 6	31	33½	− 16	− 3	+288	6¾	5
175	St. John's	Mitcham	1886	16	...	21 1	25¼	31½	...	...	...	2¼	3
176	St. Bridget's	Nunawading ...	1886	11	6	20 0	26	35¼	...	...	...	¾	3
179	St. Monica's	Kyabram	1887	31	12	20 7	29	33	− 35	− 20	+169	0	3
180	St. James'	Elsternwick ...	1887	35	13	20 11	24½	30½	+ 78	+ 13	+561	1	3
204	Sacred Heart	Yarrawonga ...	1888	8	5	22 9	...	31¾	...	...	...	0	3
205	St. Michael's	Barmah	1888	8	...	20 0	...	35	...	...	...	0	3
213	St. Joseph's	Yan Yean	1889	10	1	20 0	...	26½	...	...	...	0	3
215	St. Joseph's	South Yarra ...	1889	25	13	20 8	...	31¼	...	...	...	0	3
216	St. Brendan's	Flemington ...	1889	33	21	21 7	...	30¾	+ 57	− 42	+272	2½	3
224	St. John Baptist's ...	Clifton Hill ...	1889	56	32	21 2	...	31	...	− 32	+473	5¼	3½
234	St. Joseph's	Port Melbourne ...	1890	35	19	21 3	...	30½	+ 42	− 44	+315	2¾	3
253	St. Francis Xavier's ...	Mansfield	1892	10	2	21 4	...	25½	...	...	...	0	3
259	St. James'	Coleraine	1893	37	8	22 6	...	25½	...	...	...	0	3
343	St. Patrick's	Lillydale	1891	22	3	21 7	...	28½	...	...	...	1¼	3
	Total Sick Funds			3,453	1,814	20 7	36	37¾	+ 16	+ 25	+226	5	...
	District Funeral Fund			3,453	1,814	6 0	36	37¾	+ 16	+ 25	+226	5¾	4½
	The whole Society, 31st December, 1894 ...			3,453	1,814	26 7	36	37¾	+ 16	+ 25	+226	5¼	...
	The whole Society at Valuation of 31st December, 1888			3,426	1,500	26 0	36	36	− 1	+ 1	+125	4¼	...
	(*a*) Increase, 1894 above 1888			27	314	0 7	...	1¾	17	24	101	1	...
	(*b*) Decrease, 1888 above 1894			...	...	...	...	...	...	...	...	...	...

* When a Branch possesses fewer than 30 members, or when it has been less than five years in existence, its experience is

District, H.A.C.B.S. as at the 31st December, 1894.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
12,702	...	...	4,776	293	5,069	...	7,633	0 18	−22 18	7 6	0 6	8 0	1
8,944	...	...	3,844	1,328	5,172	...	3,772	4 18	−13 18	8 7	3 0	11 7	4
4,682	...	...	1,682	182	1,864	...	2,818	1 9	−22 7	7 2	0 10	8 0	8
2,205	...	...	745	926	1,671	...	534	16 11	− 9 11	6 9	8 5	15 2	10
3,487	...	...	1,452	208	1,660	...	1,827	2 0	−17 8	8 4	1 2	9 6	11
6,274	...	...	2,469	371	2,840	...	3,434	2 0	−18 9	7 11	1 2	9 1	12
1,138	...	...	488	382	870	...	268	10 18	− 7 13	8 7	6 9	15 4	14
1,168	...	...	340	202	542	...	626	8 2	−25 1	5 10	3 6	9 4	21
2,296	...	...	1,321	410	1,731	...	565	5 8	− 7 9	11 6	3 7	15 1	22
1,553	...	...	706	135	841	...	712	3 3	−16 11	9 1	1 9	10 10	25
5,064	...	...	2,453	1,225	3,678	...	1,386	7 9	− 8 8	9 8	4 10	14 6	27
1,867	...	...	777	226	1,003	...	864	4 1	−15 9	8 4	2 5	10 9	28
5,256	...	...	2,554	723	3,277	...	1,979	3 18	−10 13	9 9	2 9	12 6	33
12,793	...	...	5,903	2,296	8,199	...	4,594	5 16	−11 12	9 3	3 7	12 10	34
4,875	...	...	1,954	46	2,000	...	2,875	0 8	−26 3	8 0	0 2	8 2	36
663	...	...	288	365	653	...	10	20 6	− 0 11	8 8	11 0	19 8	37
1,140	...	...	609	590	1,199	59	...	17 7	+ 1 15	10 8	10 4	21 0	40
941	...	...	490	387	877	...	64	14 7	− 2 7	10 5	8 3	18 8	41
1,163	...	...	385	93	478	...	685	2 16	−20 15	6 8	1 7	8 3	44
2,770	...	...	1,308	75	1,383	...	1,387	0 19	−17 7	9 6	0 6	10 0	49
260	...	...	91	51	142	...	118	8 10	−19 13	7 0	3 11	10 11	51
2,013	...	...	1,139	621	1,760	...	253	9 0	− 3 13	11 4	6 2	17 6	53
1,051	...	...	637	100	737	...	314	3 7	−10 9	12 1	1 11	14 0	55
2,412	...	...	1,578	290	1,868	...	544	3 17	− 7 5	13 1	2 5	15 6	59
1,570	...	...	847	126	973	...	597	2 17	−13 11	10 10	1 7	12 5	69
2,679	...	...	1,214	513	1,727	...	952	7 9	−13 16	9 1	3 10	12 11	77
680	...	...	376	130	506	...	174	6 4	− 8 6	11 1	3 10	14 11	78
1,333	...	...	529	266	795	...	538	8 17	−17 19	7 11	4 0	11 11	79
904	...	...	324	198	522	...	382	9 9	−18 4	7 2	4 5	11 7	83
955	...	...	396	316	712	...	243	12 13	− 9 14	8 4	6 7	14 11	84
961	...	...	422	324	746	...	215	13 10	− 9 0	8 10	6 9	15 7	92
2,485	...	...	1,207	133	1,340	...	1,145	2 3	−18 9	9 9	1 1	10 10	94
2,937	...	...	1,630	160	1,790	...	1,147	1 8	−10 3	11 1	1 1	12 2	125
829	...	...	429	187	616	...	213	8 10	− 9 14	10 4	4 6	14 10	164
1,382	...	...	794	135	929	...	453	2 17	− 9 13	11 6	2 0	13 6	169
2,400	...	...	1,440	278	1,718	...	682	2 17	− 7 1	12 0	2 4	14 4	171
572	...	...	327	113	440	...	132	7 1	− 8 3	11 5	4 0	15 5	175
410	...	...	205	73	278	...	132	6 13	−12 0	10 0	3 7	13 7	176
1,092	...	...	603	78	681	...	411	2 10	−13 5	11 1	1 5	12 6	179
1,257	...	...	722	43	765	...	492	1 5	−14 1	11 6	0 8	12 2	180
283	...	...	177	54	231	...	52	6 15	− 6 10	12 6	3 10	16 4	204
302	...	...	147	65	212	...	90	8 2	−11 5	9 9	4 4	14 1	205
332	...	...	206	61	267	...	65	6 2	− 6 10	12 5	3 8	16 1	213
895	...	...	500	55	555	...	340	2 4	−13 12	11 2	1 3	12 5	215
1,072	...	...	693	103	796	...	276	3 2	− 8 7	12 11	1 11	14 10	216
1,671	...	...	1,070	207	1,277	...	394	3 14	− 7 1	12 10	2 6	15 4	224
1,125	...	...	729	107	836	...	289	3 1	− 8 5	13 0	1 11	14 11	234
326	...	...	222	49	271	...	55	4 18	− 5 10	13 8	3 0	16 8	253
1,214	...	...	859	67	926	...	288	1 16	− 7 16	14 2	1 1	15 3	259
755	...	...	474	77	551	...	204	3 10	− 9 5	12 7	2 0	14 7	343
						[59	47,223]						
117,138	...	...	54,531	15,443	69,974	...	47,164	4 10	−13 13	9 4	2 8	12 0	
...	31,908	...	15,875	7,997	23,872	...	8,036	2 6	− 2 7	10 0	5 0	15 0	
117,138	31,908	149,046	70,406	23,440	93,846	...	55,200	6 16	−16 0	9 5	3 2	12 7	1894
91,408	21,038	112,446	58,429	19,641	78,070	...	34,376	5 15	−10 1	10 5	3 6	13 11	1888
25,730	10,870	26,600	11,977	3,799	15,776	...	20,824	1 1	5 19	...	...	...	(*a*)
...	...	...	...	...	...	...	...	...	...	1 0	0 4	1 4	(*b*)

not abstracted.—† Experience not abstracted, returns defective.

TABLE showing the relative position of the Lodges of the Melbourne District, H.A.C.B.S. as at the 31st December, 1894, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £.

Relative Position.	Lodge.	No.	1. Rate of Interest per Annum Realized. %	Lodge.	No.	2. Average Age. Yrs.	Lodge.	No.	3. Sickness—Actual Rate—the Expected Rate being taken as 100. Wks.	Lodge.	No.	4. Capital per Member. £ s.	Lodge.	No.	5. Ratio of Value of Contributions to Liabilities per £. s. d.	Lodge.	No.	6. Ratio of Capital to Liabilities per £. s. d.	Lodge.	No.	7. Ratio of Assets to Liabilities per £. s. d.	Relative Position.
1	St. Mary's ...	8	10¼	St. Francis Xavier's	253	25½	St. Patrick's ...	25	28	St. Ann's ...	37	20 6	St. James' ...	259	14 2	St. Ann's ...	37	11 0	St. Joseph's ...	40	21 0	1	4
2	SS. Peter and Paul's	33	7¾	St. James' ...	259	25½	St. Joseph's ...	40	36	St Joseph's ...	40	17 7	St. Francis Xavier's	253	13 8	St. Joseph's ...	40	10 4	St. Ann's ...	37	19 8	2	6
3	St. Michael's ...	12	7¼	St. Joseph's ...	213	26½	St. Joseph's ...	59	45	St. Mary's ...	10	16 11	St. Joseph's ...	59	13 1	St. Joseph's ...	41	8 5	St. Alipius' ...	41	18 8	3	2
4	St. Paul's ...	125	7¼	St. Patrick's ...	343	28½	St. Joseph's ...	234	56	St. Alipius' ...	41	14 7	St. Joseph's ...	234	13 0	St. Mary's ...	10	8 3	St. Mary's ...	53	17 6	4	5
5	St. Patrick's ...	44	6¾	St. James' ...	180	30½	St. Brendan's ...	216	58	St. Mary's ...	92	13 10	St. Brendan's ...	216	12 11	St. Patrick's ...	14	6 9	St. Francis Xavier's	253	16 8	5	...
6	St. Monica's ...	171	6¾	St. Joseph's ...	234	30½	St. John Baptist's	224	68	St. Mary's ...	84	12 13	St. John Baptist's	224	12 10	St. Mary's ...	92	6 9	Sacred Heart ...	204	16 4	6	...
7	St. Kilian's ...	4	6½	St. Brendan's ...	216	30¾	St. Patrick's ...	44	72	St. Patrick's ...	14	10 18	St. Patrick's ...	343	12 7	St. Mary's ...	84	6 7	St. Joseph's ...	213	16 1	7	...
8	St. Francis' ...	1	6	St. John Baptist's	224	31	St. Mary's ...	53	72	St. Peter's ...	83	9 9	Sacred Heart ...	204	12 6	St. Mary's ...	53	6 2	St. Mary's ...	92	15 7	8	16
9	St. Mary's ...	10	6	St. Peter's ...	55	31¼	St. Patrick's ...	69	76	St. Mary's ...	53	9 0	St. Joseph's ...	213	12 5	St. Brigid's ...	27	4 10	St. Joseph's ...	59	15 6	9	34
10	St. Brigid's ...	27	6	St. Joseph's ...	78	31¼	St. Monica's ...	179	80	St. Ambrose's ...	79	8 17	St. Peter's ...	55	12 1	St. Patrick's ...	164	4 6	St. John's ...	175	15 5	10	14
11	St. Ignatius' ...	34	6	St. George's ...	169	31¼	St. Joseph's ...	49	82	St. Peter's ...	51	8 10	St. Monica's ...	171	12 0	St. Peter's ...	83	4 5	St. Patrick's ...	14	15 4	11	18
12	St. Joseph's ...	11	5¾	St. Joseph's ...	215	31¼	St. Patrick's ...	14	89	St. Patrick's ...	164	8 10	St. Monica's ...	22	11 6	St. Michael's ...	205	4 4	St. John Baptist's	224	15 4	12	...
13	St. Mary's ...	28	5¾	St. John's ...	175	31½	St. Patrick's ...	77	89	St. Patrick's ...	21	8 2	St. George's ...	169	11 6	St. Ambrose's ...	79	4 0	St. James' ...	259	15 3	13	...
14	St. Patrick's ...	14	5½	Sacred Heart ...	204	31¾	St Peter's ...	55	92	St. Michael's ...	205	8 2	St. James' ...	180	11 6	St. John's ...	175	4 0	St. Mary's ...	10	15 2	14	1
15	St. John Baptist's	224	5¼	St. Joseph's ...	59	32	St. Paul's ...	125	92	St. Brigid's ...	27	7 9	St. John's ...	175	11 5	St. Peter's ...	51	3 11	St. Monica's ...	22	15 1	15	9
16	St. Monica's ...	22	4¾	St. Monica's ...	22	33	St. Monica's ...	171	97	St. Patrick's ...	77	7 9	St. Mary's ...	53	11 4	St. Patrick's ...	77	3 10	St. Joseph's ...	78	14 11	16	40
17	St. Ann's ...	37	4¾	St. Monica's ...	179	33	St. George's ...	169	102	St. John's ...	175	7 1	St Joseph's ...	215	11 2	St Joseph's ...	78	3 10	St. Mary's ...	84	14 11	17	25
18	St. Joseph's ...	49	4¾	St. Monica's ...	171	33½	St. Monica's ...	22	103	Sacred Heart ...	204	6 15	St. Joseph's ...	78	11 1	Sacred Heart ...	204	3 10	St Joseph's ...	234	14 11	18	...
19	St. Mary's ...	53	4¾	St. Patrick's ...	69	34¼	St. Mary's ...	28	108	St. Bridget's ...	176	6 13	St. Paul's ...	125	11 1	St. Joseph's ...	213	3 8	St. Patrick's ...	164	14 10	19	24
20	St. Joseph's ...	78	4½	St. Mary's ...	94	34¼	St. Joseph's ...	11	111	St. Joseph's ...	78	6 4	St. Monica's ...	179	11 1	St. Monica's ...	22	3 7	St. Brendan's ...	216	14 10	20	...
21	St. Mary's ...	84	4½	St. Mary's ...	53	34¾	St. James' ...	180	113	St. Joseph's ...	213	6 2	St. Patrick's ...	69	10 10	St. Ignatius' ...	34	3 7	St. Patrick's ...	343	14 7	21	...
22	St George's ...	169	4½	St. Patrick's ...	164	34¾	St. Brigid's ...	27	114	St. Ignatius' ...	34	5 16	St. Joseph's ...	40	10 8	St. Bridget's ...	176	3 7	St. Brigid's ...	27	14 6	22	7
23	St. Mary's ...	36	4	St. Michael's ...	205	35	St. Francis' ...	1	129	St. Monica's ...	22	5 8	St. Alipius' ...	41	10 5	St. Patrick's ...	21	3 6	St. Monica's ...	171	14 4	23	33
24	St. Ambrose's ...	79	4	St. Paul's ...	125	35¼	St. Mary's ...	94	133	St. Kilian's ...	4	4 18	St. Patrick's ...	164	10 4	St. Kilian's ...	4	3 0	St. Michael's ...	205	14 1	24	...
25	St. Patrick's ...	21	3¾	St. Bridget's ...	176	35¼	St. Ignatius' ...	34	135	St. Francis Xavier's	253	4 18	St. Bridget's ...	176	10 0	St. Francis Xavier's	253	3 0	St. Peter's ...	55	14 0	25	17
26	St. Alipius' ...	41	3¾	St. Joseph's ...	40	36¼	St. Mary's ...	8	143	St. Mary's ...	28	4 1	SS. Peter and Paul's	33	9 9	SS. Peter and Paul's	33	2 9	St. Bridget's ...	176	13 7	26	10
27	St. Peter's ...	85	3¾	St. Alipius' ...	41	36¼	St. Mary's ...	36	157	SS. Peter and Paul's	33	3 18	St. Mary's ...	94	9 9	St. John Baptist's	224	2 6	St. George's ...	169	13 6	27	23
28	St. Mary's ...	92	3¾	St. Kilian's ...	4	37	St. Ambrose's ...	79	162	St. Joseph's ...	59	3 17	St. Michael's ...	205	9 9	St. Mary's ...	28	2 5	St. Patrick's ...	77	12 11	28	11
29	St. Joseph's ...	59	3½	St. Brigid's ...	27	37	St. Michael's ...	12	171	St. John Baptist's	224	3 14	St. Brigid's ...	27	9 8	St. Joseph's ...	59	2 5	St. Ignatius' ...	34	12 10	29	12
30	St. Patrick's ...	77	3¼	St. Joseph's ...	49	37½	St. Mary's ...	10	177	St. Patrick's ...	343	3 10	St. Joseph's ...	49	9 6	St. Monica's ...	171	2 4	SS. Peter and Paul's	33	12 6	30	8

TABLE showing the relative position of the Lodges of the Melbourne District, H.A.C.B.S. as at the 31st December, 1894, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £—*continued.*

Relative Position.	Lodge.	No.	1. Rate of Interest per Annum Realized. %	Lodge.	No.	2. Average Age. Yrs.	Lodge.	No.	3. Sickness—Actual Rate—the Expected Rate being taken as 100. Wks.	Lodge.	No.	4. Capital per Member. £ s.	Lodge.	No.	5. Ratio of Value of Contributions to Liabilities per £. s. d.	Lodge.	No.	6. Ratio of Capital to Liabilities per £. s. d.	Lodge.	No.	7. Ratio of Assets to Liabilities per £. s. d.	Relative Position.	
31	St. Joseph's	234	2¾	St. Ignatius'	34	37⅜	St. Kilian's	4	200	St. Peter's	55	3 7	St. Ignatius'	34	9 3	St. George's	169	2 0	St. Monica's	179	12 6	31	29
32	St. Patrick's	69	2½	St. Mary's	36	38¼	...	...	...	St. Patrick's	25	3 3	St. Patrick's	25	9 1	St. Patrick's	343	2 0	St. Patrick's	69	12 5	32	44
33	St. Brendan's	216	2½	St. Patrick's	77	38½	...	...	...	St. Brendan's	216	3 2	St. Patrick's	77	9 1	St. Peter's	55	1 11	St. Joseph's	215	12 5	33	...
34	St. Peter's	51	2¼	St. Ambrose's	79	38¼	...	...	...	St. Joseph's	234	3 1	St. Mary's	92	8 10	St. Brendan's	216	1 11	St. Paul's	125	12 2	34	36
35	St. John's	175	2¼	SS. Peter and Paul's	33	38½	...	...	...	St. Patrick's	69	2 17	St. Ann's	37	8 8	St. Joseph's	234	1 11	St. James'	180	12 2	35	22
36	St. Mary's	94	2	St. Mary's	92	38½	...	...	...	St. George's	169	2 17	St. Kilian's	4	8 7	St. Patrick's	25	1 9	St. Ambrose's	79	11 11	36	13
37	St. Patrick's	25	1¾	St. Ann's	37	39¼	...	...	...	St. Monica's	171	2 17	St. Patrick's	14	8 7	St. Patrick's	44	1 7	St. Kilian's	4	11 7	37	20
38	St. Joseph's	40	1½	St. Michael's	12	40¾	...	...	...	St. Patrick's	44	2 16	St. Joseph's	11	8 4	St. Patrick's	69	1 7	St. Peter's	83	11 7	38	26
39	St. Patrick's	343	1¼	St. Joseph's	11	41	...	...	...	St. Monica's	179	2 10	St. Mary's	28	8 4	St. Monica's	179	1 5	St. Peter's	51	10 11	39	15
40	St. James'	180	1	St. Mary's	28	41½	...	...	...	St. Joseph's	215	2 4	St. Mary's	84	8 4	St. Joseph's	215	1 3	St. Patrick's	25	10 10	40	43
41	St. Bridget's	176	¾	St. Mary's	84	41¾	...	...	...	St. Mary's	94	2 3	St. Mary's	36	8 0	St. Joseph's	11	1 2	St. Mary's	94	10 10	41	37
42	St. Patrick's	164	¼	St. Patrick's	14	42½	...	...	...	St. Joseph's	11	2 0	St. Michael's	12	7 11	St. Michael's	12	1 2	St. Mary's	28	10 9	42	35
43	St. Peter's	55	...	St. Patrick's	25	42½	...	...	...	St. Michael's	12	2 0	St. Ambrose's	79	7 11	St. Mary's	94	1 1	St. Joseph's	49	10 0	43	39
44	St. Monica's	179	...	St. Francis'	1	42¾	...	...	...	St. James'	259	1 16	St. Francis'	1	7 6	St. Paul's	125	1 1	St. Joseph's	11	9 6	44	32
45	Sacred Heart	204	...	St. Mary's	10	43¾	...	...	...	St. Mary's	8	1 9	St. Mary's	8	7 2	St. James'	259	1 1	St. Patrick's	21	9 4	45	3
46	St. Michael's	205	...	St. Mary's	8	44	...	...	...	St. Paul's	125	1 8	St. Peter's	83	7 2	St. Mary's	8	0 10	St. Michael's	12	9 1	46	27
47	St. Joseph's	213	...	St. Peter's	83	44	...	...	...	St. James'	180	1 5	St. Peter's	51	7 0	St. James'	180	0 8	St. Patrick's	44	8 3	47	42
48	St. Joseph's	215	...	St. Peter's	51	44¾	...	...	...	St. Joseph's	49	0 19	St. Mary's	10	6 9	St. Francis'	1	0 6	St. Mary's	36	8 2	48	41
49	St. Francis Xavier's	253	...	St. Patrick's	44	49½	...	...	...	St. Francis'	1	0 18	St. Patrick's	44	6 8	St. Joseph's	49	0 6	St. Francis'	1	8 0	49	38
50	St. James'	259	...	St. Patrick's	21	50¾	...	...	...	St. Mary's	36	0 8	St. Patrick's	21	5 10	St. Mary's	36	0 2	St. Mary's	8	8 0	50	31

TABULAR SUMMARY of the Valuation of the whole

No.	District.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U., England, 1866-70.			Rate of Interest.	
			Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13
					s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Ballarat	...	287	123	25 0	$37\frac{3}{4}$	$35\frac{29}{45}$	−30	+45	+324	$3\frac{1}{4}$	...
2	Melbourne	...	3,453	1,814	26 7	36	$37\frac{3}{45}$	+16	+25	+226	$5\frac{1}{4}$	...
	The whole Society, 31st December, 1894 ...	...	3,740	1,937	...	...	...	...	...	...	...	...
	The whole Society at Valuation of 31st December, 1888	...	3,605	1,596	...	...	...	...	...	...	...	...

THE FOURTH VALUATION OF THE M.U.I.O.O.F.

Letter from the Actuary for Friendly Societies to the Corresponding Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies.
Melbourne, 28th July, 1897.

SIR,

I have the honour to forward herewith my Report on the financial condition as at the 31st December, 1895, of the M.U.I.O.O.F., together with an Abstract of the Results of my Valuation, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The small recession from the financial position of 1890 is obviously due to the material increase in the rate of sickness during the preceding five years, which adversely affects the assets and liabilities in two directions, first, by depleting the capital, and thus retarding its proper growth; and, second, by the influence of the recent quinquennial experience in raising the present estimated value of future sickness claims.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

J. H. Taylor, Esq., J.P., C.S., M.U.I.O.O.F.,
M.U. Hall, Swanston-street, Melbourne.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the M.U.I.O.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
Sick allowances payable until the 70th year—		£	*s. d.*	£	£	£	£	£
During first six months' sickness, at 20s. per week		..	..	..	..	399,767		
During second six months' sickness, at 13s. 4d. per week		..	..	..	..	52,898		
After second six months' sickness, at 10s. per week	17,828	..	..	..	..	101,485	738,173	
Permanent allowances after the 70th year of £8 per annum, taken as equivalent to future sick claims		..	..	..	..	157,054		
Sums payable at death of—								
Members, at £20		..	..	..	..	153,628		
Wives, at £10	12,197	..	..	..	..	34,084	181,010	
Probable future registered wives, at £10	..	..	..	..	..	..	1,056	
Total	30,025	30,055·40	33 9	463,813	..	898,916	920,239	456,426

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branches.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £8 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

Society of the H.A.C.B.S. as at the 31st December, 1894.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
14	15	16	17	18	19	20	21	22	23	24	25	26	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
11,565	3,005	14,570	6,471	1,687	8,158	...	6,412	5 18	−22 7	8 11	2 4	11 3	1
117,138	31,908	149,046	70,406	23,440	93,846	...	55,200	6 16	−16 0	9 5	3 2	12 7	2
128,703	34,913	163,616	76,877	25,127	102,004	...	61,612	...	...	9 5	3 1	12 6	1894
97,572	22,635	120,207	62,653	20,979	83,632	...	36,575	...	...	10 5	3 6	13 11	1888

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due mainly to the remarkable increase in the annual rate of sickness per member during the five years 1890–95 (a period of great trade depression), the sickness having been above the normal average during the preceding fifteen years, and in a lesser degree to the effect of the prevailing reduction in the rate of interest obtained on investments in keeping down the future rate "assumed in the valuation" of each lodge.

6. This being one of the few societies in Victoria which provide for the payment of the funeral claims by levies made on the Lodges constituting a district in proportion to the number of members in each quite independently of their individual or even average age—a system unfair to the younger members in a Lodge as well as to Lodges consisting mainly of members under the average age of the District—the Sickness and Funeral liability has to be valued in the individual Lodges, and the value of the funeral claims has afterwards to be distributed among them in the ratio of their respective membership.

7. At the first valuation, 1880, each member paid 6d. a week to the Sick and Funeral Fund irrespective of his age at initiation (with however a graduated entrance fee); this was raised to 7d. at the second valuation, 1885, with increased graduated payments for subsequent entrants, the 1890 and the present valuation being made upon the same contribution basis. The number of members in each District at the Fourth Valuation, 1895, and at each rate of weekly contributions, with the average rate, is shown in the following table :—

THE NUMBER OF FINANCIAL MEMBERS, THE NUMBER AT EACH RATE OF SICK AND FUNERAL CONTRIBUTIONS, AND THE AVERAGE CONTRIBUTION PER MEMBER IN THE SEVERAL DISTRICTS.

District.	Number of Financial Members.									Average Contribution per Week to the Sick and Funeral Fund.
	At each Rate of Contribution per Week to the Sick and Funeral Fund.								Total.	
	(Entry Age, 16-20, subsequent to 1885.)	(20-25.)	(25-30.)	—	(30-33.)	(33-36.)	(36-38.)	(38-40.)		
	7d.	8d.	9d.	10d.	11d.	1s.	1s. 1d.	1s. 1d.		d.
Bairnsdale	127	44	62	3	26	17	5	3	287	8¼
Ballarat	1,044	200	162	...	32	20	8	2	1,468	7½
Bendigo	1,812	580	345	2	81	65	10	12	2,907	7¾
Castlemaine	969	160	129	3	35	19	5	3	1,323	7½
Collingwood	840	108	114	...	24	17	3	2	1,108	7½
Corio	271	51	39	1	9	5	1	1	378	7½
Hamilton	191	42	75	...	23	21	1	...	353	8¼
North Yarra	359	63	65	...	19	7	2	...	515	7½
Ovens and Murray... ...	504	220	202	6	81	41	18	11	1,083	8¼
Port Fairy	184	41	30	2	11	9	1	5	283	7¾
Port Phillip	2,755	537	524	2	137	99	26	10	4,090	7¾
Sale	118	31	38	...	13	10	1	1	212	8
St. Arnaud	176	67	72	...	23	25	6	4	373	8¼
South Melbourne	929	156	141	2	22	26	6	7	1,289	7½
Talbot	303	37	40	...	25	7	2	...	414	7¾
Warrnambool	221	51	44	...	16	12	2	1	347	7¾
Wimmera	187	113	229	3	73	33	9	7	654	8¼
Yarra Yarra	446	105	122	...	32	32	3	4	744	8
The whole Order ...	11,436	2,606	2,433	24	682	465	109	73	17,828	7¾

8. In the Society as a whole the 1895 membership is given in the subjoined table distributed into quinquennial age-groups of attained ages, as well as under the several rates of contributions actually paid; to which is added similar information in respect to the total figures of the three preceding valuations.

NUMBER OF FINANCIAL MEMBERS IN THE ORDER AT EACH QUINQUENNIAL AGE-GROUP, AND AT EACH RATE OF SICK AND FUNERAL CONTRIBUTIONS AT THE VALUATION OF 1895; WITH THE CONTRIBUTION-DISTRIBUTION OF THE TOTAL MEMBERSHIP AT THE VALUATIONS OF 1890, 1885 AND 1880.

Age.	The Number of Financial Members at each Rate of Sick and Funeral Contributions per week.								Total.
	(Age at Entry, 16–20, subsequent to 1885.) 7d.	(20–25.) 8d.	(25–30.) 9d.	— 10d.	(30–33.) 11d.	(33–36.) 1s.	(36–38.) 1s. 1d.	(38–40.) 1s. 2d.	
17–20 ...	357	...	...	...	...	...	...	...	357
20–25 ...	1,134	511	...	...	...	...	...	...	1,645
25–30 ...	982	1,157	558	...	...	...	...	...	2,697
30–35 ...	1,038	713	1,227	13	264	29	...	...	3,284
35–40 ...	1,519	85	555	7	319	246	73	15	2,819
40–45 ...	1,357	35	29	4	97	173	33	56	1,784
45–50 ...	1,121	27	14	...	1	17	2	1	1,183
50–55 ...	1,032	36	16	...	...	..	...	1	1,085
55–60 ...	1,009	24	12	...	...	...	1	...	1,046
60–65 ...	1,119	10	15	...	1	...	...	...	1,145
65–70 ...	622	8	7	...	...	...	...	...	637
70–75 ...	110	...	...	...	...	...	...	...	110
75–80 ...	28	...	...	...	...	...	...	...	28
80–85 ...	8	...	...	...	...	...	...	...	8
	11,436	2,606	2,433	24	682	465	109	73	17,828
1890 ...	13,198	2,325	1,886	3	454	293	7	6	18,172
1885 ...	15,186	...	...	...	...	...	...	...	15,186
1880 ...	12,796 (at 6d.)	...	...	...	...	...	...	...	12,796

9. The membership of the Societies is in a state of continuous flux and variation, some joining and some leaving each year, and this has to be carefully taken into consideration in deducting the experience of sickness and mortality, &c., during any period of time selected for observation; each member also present during an entire quinquennium, say, contributes five years of life to the number exposed to risk with whom the total number of weeks' sickness has to be compared. The change in the membership of the several Districts is set forth in the table following:—

THE MEMBERSHIP OF THE SEVERAL DISTRICTS, AND THE ENTRIES AND EXITS, DURING THE QUINQUENNIUM 1890–95.

Districts and Society.	Number of Members during the Quinquennium.						
	Sum of the Members in the Lodges on 1st Jan. of each Year.	Admitted by—		Left by—			Sum of the Members in the Lodges on 31st Dec. of each Year.
		Initiation.	Clearance.	Death.	Clearance.	Arrears, &c.	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
I. Bairnsdale ...	1,584	265	24	8	33	235	1,597
II. Ballarat	7,845	529	143	111	72	454	7,880
III. Bendigo	14,802	1,705	113	185	135	975	15,325
IV. Castlemaine ...	6,969	310	62	112	83	300	6,846
V. Collingwood ...	6,476	302	49	94	81	414	6,238
VI. Corio	1,899	80	25	28	20	74	1,882
VII. Hamilton ...	1,680	158	24	6	15	141	1,700
VIII. North Yarra ...	3,159	165	48	28	55	224	3,065
IX. Ovens and Murray	5,867	736	68	43	99	653	5,876
X. Port Fairy ...	1,319	106	12	13	19	61	1,344
XI. Port Phillip ...	24,708	1,497	298	258	395	2,190	23,660
XII. Sale	1,201	91	14	9	27	120	1,150
XIII. St. Arnaud ...	1,889	279	14	14	18	163	1,987
XIV. South Melbourne ...	7,570	361	175	99	139	645	7,223
XV. Talbot	2,231	145	10	33	27	115	2,211
XVI. Warrnambool ...	1,403	101	7	11	17	81	1,402
XVII. Wimmera ...	3,665	453	64	43	59	418	3,662
XVIII. Yarra Yarra ...	4,287	391	77	23	65	493	4,174
Society	98,554	7,674	1,227	1,118	1,359	7,756	97,222
Average Annual Rates per 100 Members of Mortality and Arrears				1·14	...	7·92	...

10. From the facts contained in the above table, the years of life exposed to risk of mortality and sickness, the number of members multiplied by the number of years under observation are deduced as shown below in respect to each District and to the whole Order. The sickness during the quinquennium having been abnormally high, it is of importance to know whether the excess came under the first six months' rate of pay of 20s. a week, or under 10s. the rate of the third six months. I have therefore divided the Districts into two groups, placing in first group the thirteen Districts whose rate of sickness

was above the average, and in the second the five Districts whose sickness was about equal to or under the average, adding in each case the proportion which the sickness falling under the three rates of pay bore respectively to the whole sickness.

11. While the total sickness paid for in two Districts or Lodges during any particular period of time may amount to the same number of weeks, the money withdrawn from the funds may differ considerably, owing to the greater proportion of the payments being in the one case at 20s. a week, and in the other at 10s. a week. At the investigation I made in 1891 into the "Decennial Experience of the M.U.I.O.O.F. during 1881–1890" (*Fourteenth Annual Report on Friendly Societies*, 1891, *Appendix B, pp.* 42, 65), in order to throw light upon this point, I thought it advisable to divide the Districts into three classes according as the sickness during the ten years had been light, medium, or heavy, and setting forth the percentage proportion which fell under each rate of sick pay. The result of such comparison was to show that the greater proportion of the sickness in the Under-Average Sickness Group was at 20s. a week, and at 10s. in Over-Average Sickness Group. This later quinquennial examination brings out the same result, as shown in the subjoined table.

YEARS OF LIFE EXPOSED TO RISK IN THE SEVERAL DISTRICTS AND NUMBER OF WEEKS' SICKNESS EXPERIENCED UNDER EACH RATE OF PAY DURING QUINQUENNIUM 1890–95, WITH THE RATE OF SICKNESS PER MEMBER UNDER EACH RATE OF PAY, AND THE PROPORTION THEREOF TO THE WHOLE SICKNESS.

Districts and Society.	Exposed to Risk of—		Number of Weeks' Sickness Experienced under the Rate of the—			
	Mortality.	Sickness.	First Six Months. 20s.	Second Six Months. 13s. 4d.	After Twelve Months. 10s.	Total Duration.
			weeks. days.	weeks. days.	weeks. days.	weeks. days.
I. Bairnsdale	1,590⅓	1,446	1,310 1	95 5	467 2	1,873 2
II. Ballarat	7,862½	7,526½	9,311 5	1,937 4	6,515 0	17,764 3
III. Bendigo	15,063½	14,154½	14,918 1	3,070 0	10,943 2	28,931 3
IV. Castlemaine	6,907½	6,721½	8,510 0	1,809 1	9,014 2	19,333 3
V. Collingwood	6,357	6,181½	7,384 3	1,927 3	7,527 3	16,839 3
VI. Corio	1,890½	1,838	1,690 5	445 3	3,364 5	5,501 1
VIII. North Yarra	3,112	3,005½	3,148 2	711 5	2,577 5	6,438 0
X. Port Fairy	1,331½	1,272½	1,668 4	297 2	2,642 1	4,608 1
XI. Port Phillip	24,184	23,286½	21,661 0	4,185 0	22,055 3	47,901 3
XIV. South Melbourne	7,396½	7,128½	7,095 5	1,938 4	6,340 0	15,374 3
XV. Talbot	2,221	2,143⅓	2,798 2	540 0	2,087 0	6,025 2
XVI. Warrnambool	1,402½	1,348½	1,079 5	351 4	2,657 1	4,088 4
XVIII. Yarra Yarra	4,230½	3,996½	2,811 1	561 1	2,613 0	5,985 2
Over-Average Sickness Group ...	83,549½	80,049½	83,388 4	17,871 2	79,405 0	180,665 0
Proportionate Distribution	...	...	46	10	44	100
Rate per Member	...	...	1·04	·22	·99	2·25
VII. Hamilton	1,690	1,599	1,374 3	152 5	458 0	1,985 2
IX. Ovens and Murray	5,871½	5,469½	4,809 5	519 4	2,009 5	7,339 2
XII. Sale	1,175½	1,123	781 3	109 1	197 3	1,088 1
XIII. St. Arnaud	1,938	1,791½	1,574 2	121 2	582 4	2,278 2
XVII. Wimmera	3 663½	3,405	2,979 4	508 5	917 1	4,405 4
Average and Under-Average Sickness Group	14,338½	13,388	11,519 3	1,411 5	4,165 1	17,096 5
Proportionate Distribution	...	...	68	8	24	100
Rate per Member	...	...	·86	·11	·31	1·28
The Society	97,888	93,437½	94,908 3	19,283 1	83,570 1	197,761 5
Proportionate Distribution	...	...	48	10	42	100
Rate per Member	...	...	1·02	·21	·89	2·12

M.U.I.O.O.F. PROPORTION PER CENT. OF SICKNESS UNDER EACH RATE OF SICK PAY DURING THE DECENNIUM 1881–90, AND DURING THE QUINQUENNIUM 1891–5, IN GROUPS OF DISTRICTS

	Proportionate Duration under 1st, 2nd, and 3rd Six Months Rates of Sick Pay.			
	1st.	2nd.	3rd.	Total.
Under-Average Sickness Group, 1881–90	71	9	20	100
Average ,, ,, ,, ...	54	9	37	100
Average and Under-Average Sickness Group, 1890–95	68	8	24	100
Over-average Sickness Group, 1881–90	51	9	40	100
,, ,, ,, 1891–5	46	10	44	100

12. In the Higher Sickness Group during 1890–95 are found the following which occupied during 1881–90 a place in the Lower Sickness Group, one District, the Yarra Yarra; and Average Sickness Group, three Districts, Corio, Port Phillip, and South Melbourne.

13. Members on the sick list at 10s. a week consist of those whose sickness extends into the third six months, and also of those who are in receipt of that allowance for continued sickness after three half-years until they recover. It is, I think, probable that many, perhaps a larger proportion, of the latter members are suffering, not so much from specific sickness, as from debility and incapacity for labour arising from old age.

14. In the following table the districts are arranged in order according to the ratio per cent. of their actual to their expected sickness during the three quinquennial periods ending 1885, 1890, and 1895.

THE DISTRICTS ARRANGED IN ORDER ACCORDING TO RELATIVE SICKNESS IN 1881–5, 1886–90, AND 1891–5.

Order.	1881–5. Districts.	1881–5. Sickness, Actual, Expected being 100.	1886–90. Districts.	1886–90. Sickness, Actual, Expected being 100.	1891–5. Districts.	1891–5. Sickness, Actual, Expected being 100.
		Weeks.		Weeks.		Weeks.
1	Hamilton	67	Hamilton	74	Sale	72
2	Corio	73	Yarra Yarra ...	82	Wimmera	93
3	Port Fairy	78	Wimmera	93	Hamilton	97
4	Ovens and Murray ...	88	Omeo and Murray ...	96	St. Arnaud ...	97
5	Wimmera	97	South Melbourne ...	96	Ovens and Murray ...	102
6	South Melbourne ...	101	Corio	101	Yarra Yarra ...	115
7	Port Phillip ...	105	Port Phillip ...	101	Corio	117
8	Ballarat	124	Collingwood ...	102	Bairnsdale	120
9	Collingwood ...	124	Ballarat	121	Ballarat	120
10	Bendigo	127	Castlemaine ...	129	Port Phillip ...	127
11	Warrnambool ...	146	Bendigo	134	North Yarra ...	128
12	Castlemaine ...	150	Warrnambool ...	137	South Melbourne ...	128
13	Talbot	162	Port Fairy	152	Bendigo	136
14	... ...	...	Talbot	161	Castlemaine ...	138
15	... ...	...	... ...	...	Collingwood ...	139
16	... ...	...	... ...	...	Talbot	146
17	... ...	...	... ...	...	Warrnambool ...	172
18	... ...	...	... ...	...	Port Fairy	176

15. The Districts are arranged hereunder in the order to their liabilities of the value of their contributions at the valuations of 1885, 1890, and 1895.

THE DISTRICTS IN THE ORDER OF RELATIVE VALUE OF THEIR CONTRIBUTIONS, 1885, 1890, AND 1895.

Order.	1885. Districts.	1885. Contributions Value to Liabilities per £.	1890. Districts.	1890. Contributions Value to Liabilities per £.	1895. Districts.	1895. Contributions Value to Liabilities per £.
		s. d.		s. d.		s. d.
1	Hamilton	11 5	Yarra Yarra ...	13 0	Bairnsdale	13 4
2	Port Phillip ...	10 9	Hamilton	12 9	St. Arnaud ...	12 9
3	Ovens and Murray ...	10 8	Wimmera	12 6	Wimmera	12 7
4	South Melbourne ...	10 8	Ovens and Murray ...	11 10	Sale	12 1
5	Wimmera	10 1	Port Phillip ...	11 8	Ovens and Murray ...	12 0
6	Bendigo	9 10	South Melbourne ...	11 0	Hamilton	11 11
7	Warrnambool ...	9 6	Collingwood ...	10 4	Yarra Yarra ..	11 2
8	Port Fairy	9 5	Bendigo	10 1	Bendigo	10 11
9	Ballarat	9 3	Warrnambool ...	9 8	Port Phillip ...	10 0
10	Castlemaine ...	9 2	Castlemaine ...	9 7	Port Fairy	9 6
11	Collingwood ...	9 2	Port Fairy ...	9 7	Warrnambool ...	9 5
12	Corio	9 0	Ballarat	9 6	South Melbourne ...	9 4
13	Talbot	8 8	Talbot	8 8	Ballarat	9 3
14	... ...	...	Corio	8 6	North Yarra ...	9 2
15	... ...	...	... ...	...	Collingwood ...	8 10
16	... ...	...	... ...	...	Corio	8 7
17	... ...	...	... ...	...	Talbot	8 6
18	... ...	...	... ...	...	Castlemaine ...	8 3

16. The order of the ratio of their capital to their liabilities is shown below :—

THE DISTRICTS IN THE ORDER OF THEIR CAPITAL IN RELATION TO THEIR LIABILITIES, 1885, 1890, AND 1895.

Order.	1885.		1890.		1895.	
	Districts.	Capital to Liabilities per £.	Districts.	Capital to Liabilities per £.	Districts.	Capital to Liabilities per £.
		s. d.		s. d.		s. d.
1	Port Fairy	13 7	Port Fairy	12 10	Ballarat	12 11
2	Corio	10 6	Ballarat	12 0	Collingwood ...	12 1
3	Ballarat	10 5	Collingwood ...	11 9	Corio	11 11
4	Collingwood ...	9 9	Corio	11 2	Hamilton	11 10
5	Hamilton	9 7	Hamilton	9 5	Port Fairy	10 6
6	South Melbourne ...	7 10	South Melbourne ...	9 2	Port Phillip ...	9 11
7	Port Phillip ...	7 5	Port Phillip ...	8 9	Sale	9 0
8	Castlemaine ...	6 3	Castlemaine ...	6 5	South Melbourne ...	8 10
9	Ovens and Murray ...	5 6	Yarra Yarra ...	6 5	Yarra Yarra ...	8 0
10	Talbot	4 5	Ovens and Murray ...	6 4	St. Arnaud ...	7 6
11	Warrnambool ...	4 5	Warrnambool ...	5 9	Bairnsdale	6 11
12	Wimmera	4 5	Wimmera	5 2	Wimmera	6 6
13	Bendigo	3 4	Talbot	3 4	Castlemaine ...	6 3
14	... ...	...	Bendigo	3 1	Ovens and Murray ...	6 3
15	... ...	...	... ...	...	North Yarra ...	5 3
16	... ...	...	... ...	...	Warrnambool ...	4 11
17	... ...	...	... ...	...	Bendigo	3 0
18	... ...	...	... ...	..	Talbot	1 11

17. In the table following the Districts are arranged in the order of the relative value of their assets at the valuation of 1885, 1890, and 1895.

THE DISTRICTS IN THE ORDER OF THE RATIO OF THEIR ASSETS TO THEIR LIABILITIES IN 1885, 1890, AND 1895.

Order.	1885.		1890.		1895.	
	Districts.	Assets to Liabilities per £.	Districts.	Assets to Liabilities per £.	Districts.	Assets to Liabilities per £.
		s. d.		s. d.		s. d.
1	Port Fairy	23 0	Port Fairy	22 5	Hamilton	23 9
2	Hamilton	21 0	Hamilton	22 2	Ballarat	22 0
3	Ballarat	19 8	Collingwood ...	22 1	Sale	21 1
4	Corio	19 6	Ballarat	21 6	Collingwood ...	20 11
5	Collingwood ...	18 11	Port Phillip ...	20 5	Corio	20 6
6	South Melbourne ...	18 6	South Melbourne ...	20 2	Bairnsdale	20 3
7	Port Phillip ...	18 2	Corio	19 8	St. Arnaud	20 3
8	Ovens and Murray ...	16 2	Yarra Yarra ...	19 5	Port Fairy	20 0
9	Castlemaine ...	15 5	Ovens and Murray ...	18 2	Port Phillip ...	19 11
10	Wimmera	14 6	Wimmera	17 8	Yarra Yarra ...	19 2
11	Warrnambool ...	13 11	Castlemaine ...	16 0	Wimmera	19 1
12	Bendigo	13 2	Warrnambool ...	15 5	Ovens and Murray ...	18 3
13	Talbot	13 1	Bendigo	13 2	South Melbourne ...	18 2
14	... ...	...	Talbot	12 0	Castlemaine ...	14 6
15	... ...	...	... ...	...	North Yarra ...	14 5
16	... ...	...	... ...	...	Warrnambool ...	14 4
17	... ...	...	... ...	...	Bendigo	13 11
18	... ...	...	... ...	...	Talbot	10 5

18. At the first valuation the only District which had a surplus of assets over liabilities was Port Fairy; at the second valuation, 1885, Hamilton was added; and at the third, Collingwood, Ballarat, Port Phillip and South Melbourne. On the present occasion the most favorable position is occupied by Hamilton, Ballarat, Sale, Collingwood, Corio, Bairnsdale, St. Arnaud, Port Fairy, Port Phillip, Yarra Yarra and Wimmera, while Warrnambool, Bendigo and Talbot stood at the foot of the table in all four valuations.

19. The past progess of the Society led to the anticipation that the assets would have now been equal to the liabilities ; that they are not so is due to a check arising from the depression of the last few years, which is however I think of a temporary and not of a permanent character.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under the *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 28th July, 1897.

Extracts from the Report of the Actuary on each District.

Bairnsdale.—The surplus shown I believe to be due to the adequacy of the contributions and profitable investment of capital.

Ballarat.—The surplus shown I believe to be due to the adequacy of the contributions and the possession of a relatively sufficient accumulated fund, with favorable interest returns.

Bendigo.—The deficiency shown I believe to be due to failure to accumulate relatively sufficient capital, and the adverse effect of continuous heavy sickness.

Castlemaine.—The deficiency shown I believe to be due to the material increase of the already heavy sickness outgo, thus retarding the due increase of the capital, and reducing the assets relatively to the liabilities.

Collingwood.—The surplus shown I believe to be mainly due to the material increase in the accumulated fund notwithstanding the annual depletion of the capital by the abnormal sickness experience, and to the satisfactory income from investments.

Corio.—The surplus shown I believe to be due to the adequacy of the contributions and the increase of the capital relatively to the membership and the liabilities.

Hamilton.—The surplus shown I believe to be due to the substantial increase of the capital both actually and relatively to the membership and liabilities, the favorable sickness experience and the satisfactory returns from investments.

North Yarra.—The deficiency shown I believe to be due to the excessive sickness experience and the advanced age of the members.

TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch and District.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
	I.—BAIRNSDALE DISTRICT.												
1	Mitchell	Bairnsdale	1866	98	68	34 5	37	37¾	−66	+62	+287	6½	5
2	Omeo	Omeo	1873	84	46	39 7	35	33	−57	−12	+421	3¼	3
3	Lindenow	Lindenow	1883	46	27	33 10	30¼	33¾	−63	− 3	+286	3¼	3
4	Orbost	Orbost	1886	30	15	39 0	28¼	32¾	+40	− 1	+347	2¾	3
5	Cassilis	Cassilis	1892	15	8	40 9	...	30¾	...	...	...	0	3
6	Glen Wills	Glen Wills	1894	13	9	34 9	...	29¾	...	...	...	0	3
7	District Members ...	... ...	...	1	1	34 7	...	28	...	...	...	0	3
	Total	... ...	...	287	174	36 8	...	34½	−47	+20	+347	5¼	...
	II.—BALLARAT.												
1	Buninyong	Buninyong ...	1856	46	36	30 6	43¾	46¾	−57	+78	+137	5	4
2	Ballarat	Ballarat East ...	1856	421	299	32 3	43	45	+ 2	+24	+ 71	6	5
3	Victoria	Ballarat	1859	144	96	32 11	36	37½	−30	+22	+228	6	4½
4	Prince of Wales ...	Creswick	1859	140	101	32 5	47¼	46¾	+30	+44	+160	4½	4
5	Hand of Friendship ...	Ballarat East ...	1861	120	83	32 5	38¾	40½	−45	+ 6	+178	6¼	4½
6	Linton	Linton	1861	38	26	30 9	48½	44	+ 3	−33	+ 52	4½	4
7	Smythesdale	Smythesdale ...	1861	46	30	32 10	50¼	42¾	−14	+20	=	4¾	4
8	Good Samaritan ...	Carngham	1861	73	49	33 11	42½	40	+26	− 6	− 2	5½	4
9	North Star	Ballarat	1862	121	83	32 6	39¼	41	−48	−32	+254	5½	4
10	Beaufort	Beaufort	1864	77	54	33 6	38½	41¼	+13	+40	+115	4¾	3
11	Sir Charles Darling ...	Mount Egerton ...	1866	80	62	32 10	33	36¼	+ 1	+54	+ 63	4½	3½
12	Prince Alfred ...	Sebastopol	1867	96	63	35 1	36½	36	−13	+25	+ 22	5	4½
13	Blackwood	Barry's Reef ...	1874	30	17	32 1	31½	36¾	−56	+99	+230	5¼	3½
14	Gorong	Ballan	1890	14	9	39 7	...	29¾	...	...	...	4¾	3
15	Trentham	Trentham	1894	18	8	37 1	...	28¾	...	...	...	0	3
16	District Members ...	... ...	...	4	2	30 5	41	49	...	...	...	0	3
	Total	... ...	...	1,468	1,018	32 9	40½	41¾	−10	+20	+127	5¾	...

* When a Lodge possesses fewer than 30 members, or when it has

Ovens and Murray.—The deficiency shown I believe to be due to the failure to accumulate a capital during the past operations of the District commensurate with the increase of members and liabilities.

Port Fairy.—The retrogression of the District during the last quinquennium I believe to be due to the excessive sickness outgo.

Port Phillip.—The small retrogression I believe to be due to the material increase of sickness during the last five years.

Sale.—The surplus shown I believe to be due to the adequacy of the contributions and the favorable sickness experience.

St. Arnaud.—The surplus shown I believe to be due to the adequacy of the contributions to provide the benefits.

South Melbourne.—The deficiency shown I believe to be due to the great increase in sickness and liabilities.

Talbot.—The deficiency shown I believe to be due to the very unfavorable sickness experience and to the absolute and relative reduction of capital.

Warrnambool.—The deficiency shown I believe to be due to the excessive sickness experience.

Wimmera.—The increase in the relative assets I believe to be due to the under-average sickness experience and to the increase in the capital both absolutely and relatively to the membership and liabilities.

Yarra Yarra.—The small retrogression in the assets is due to the great increase in the sickness experience.

Districts of the M.U.I.O.O.F. as at the 31st December, 1895.

Liabilities.			Assets.					Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	District Funeral Fund.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1
£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
4,084	875	4,959	2,304	699	60	2,658	5,721	762	...	27 2	+ 7 15	10 10	12 9	23 7	1
4,172	750	4,922	3,118	799	51	971	4,939	17	...	11 11	+ 0 4	15 2	4 11	20 1	2
2,350	410	2,760	1,443	436	28	398	2,305	...	455	8 13	− 9 18	12 5	3 8	16 1	3
1,541	268	1,809	1,114	334	18	417	1,883	74	...	13 18	+ 2 9	15 1	5 11	21 0	4
748	134	882	588	154	9	54	805	...	77	3 12	− 5 3	16 2	1 9	17 11	5
632	116	748	444	130	8	40	622	...	126	3 2	− 9 14	14 4	1 7	15 11	6
47	9	56	35	10	1	...	46	...	10	...	− 10 0	15 3	0 5	15 8	7
13,574	2,562	16,136	9,046	2,562	175	4,538	16,321	[853 185	668] ...	15 16	+ 0 13	13 4	6 11	20 3	
2,796	461	3,257	917	494	10	2,824	4,245	988	...	61 8	+21 10	6 8	20 6	27 2	1
20,538	4,218	24,756	8,308	4,195	92	16,833	29,428	4,672	...	40 0	+11 2	8 1	16 6	24 7	2
6,267	1,443	7,710	3,402	1,223	32	3,816	8,473	763	...	26 10	+ 5 6	10 6	11 11	22 5	3
8,117	1,403	9,520	3,027	1,541	31	2,620	7,219	...	2,301	18 14	−16 9	7 7	6 8	14 3	4
5,460	1,202	6,662	2,699	1,049	26	6,420	10,194	3,532	...	53 10	+29 9	9 7	23 0	32 7	5
2,267	381	2,648	678	531	8	2,319	3,536	888	...	61 1	+23 7	6 5	22 0	28 5	6
2,364	461	2,825	1,076	471	10	1,205	2,762	...	63	26 4	− 1 7	9 2	10 4	19 6	7
3,584	731	4,315	1,843	782	16	1,975	4,616	301	...	27 1	+ 4 2	10 5	11 3	21 8	8
5,635	1,212	6,847	2,871	1,156	27	5,098	9,152	2,305	...	42 3	+19 1	10 1	18 0	28 1	9
4,851	771	5,622	2,123	982	17	2,165	5,287	...	335	28 2	− 4 7	9 2	9 5	18 7	10
4,250	802	5,052	2,215	838	18	703	3,774	...	1,278	8 16	−16 0	10 6	3 5	13 11	11
4,118	962	5,080	2,456	809	21	943	4,229	...	851	9 16	− 8 17	11 6	4 6	16 0	12
1,664	301	1,965	800	278	7	48	1,133	...	832	1 12	−27 15	9 5	0 8	10 1	13
681	140	821	547	139	3	56	745	...	76	4 0	− 5 9	16 0	1 9	17 9	14
851	180	1,031	664	166	4	54	888	...	143	3 0	− 7 19	15 4	1 4	16 8	15
266	40	306	85	54	1	...	140	...	166	...	−41 10	6 9	0 1	6 10	16
73,709	14,708	88,417	33,711	14,708	323	47,079	95,821	[13,449 7,404	6,045] ...	32 1	+ 5 1	9 3	12 11	22 2	

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch and District.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−), than, or equal to (=), that of the M.U. England, 1866–70.* Mortality.	Experience during Quinquennium greater (+) or less (−), than, or equal to (=), that of the M.U. England, 1866–70.* Sickness.	Experience during Quinquennium greater (+) or less (−), than, or equal to (=), that of the M.U. England, 1866–70.* Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	III.—Bendigo.					s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Bendigo	Bendigo	1854	329	230	33 4	40¼	41¼	− 7	+35	+ 72	5½	4½
2	Goldminers' Pride	Golden-square	1854	178	110	33 6	40¾	37¼	+92	+46	+127	0	3
3	James Roe	Bendigo	1856	377	231	34 4	32¾	32½	−19	+30	+202	9	5
4	Strangers' Refuge	Kangaroo Flat	1856	128	72	32 10	37	35¼	−27	+80	+103	3	3
5	Heart of Friendship	Bendigo	1859	273	170	32 3	38¾	39½	−53	+ 7	+192	5	4
6	Albert	Long Gully	1859	299	228	32 2	40½	42¼	+72	+66	+ 47	8½	5
7	Sir Henry Barkly	Huntly	1861	132	54	33 7	35	33¼	−72	− 6	− 59	4¼	3½
8	Catherine	Eaglehawk	1862	465	281	32 10	36¼	35¼	+14	+73	+ 76	6	5
9	Heathcote	Heathcote	1865	115	55	33 9	31	35¼	−59	− 7	+193	4½	3½
10	Darling	California Gully	1865	248	146	34 2	36	34½	−18	+50	+ 47	4	3½
11	Echuca	Echuca	1867	189	132	33 1	34½	37	−10	−15	+111	5	4½
12	Sir Walter Scott	Elmore	1876	21	11	33 6	33¼	35¾	...	...	...	3¼	3
13	Earl of Hopetoun	Bendigo	1890	109	54	36 3	39¼	31½	−22	−38	+ 94	2¾	3
14	Loloma	Tatura	1893	13	8	42 8	...	32	...	...	...	0	3
15	Kerang	Kerang	1894	29	20	42 0	...	31¼	...	...	...	0	3
16	District Members	...	...	2	1	30 5	52¾	57½	...	...	...	4½	4
	Total	...	...	2,907	1,803	33 6	37	36½	=	+36	+111	5½	...
	IV.—Castlemaine.												
1	Castlemaine	Castlemaine	1855	102	76	31 3	45¾	49	+20	=	+ 44	5½	4½
2	Chewton	Chewton	1858	58	42	31 4	43¾	47¼	− 7	+ 84	+116	3¾	3
3	Hand of Friendship	Daylesford	1858	166	112	31 3	47¾	50¾	− 6	+ 25	+ 16	5½	4½
4	Maldon	Maldon	1858	114	88	31 7	44¼	49¼	+31	+154	+ 28	1¾	3
5	Prince of Wales	Castlemaine	1859	86	62	32 7	37¼	42½	−19	+ 61	+ 43	5½	4
6	Kyneton	Kyneton	1860	115	89	32 1	42½	46	− 7	− 12	+ 70	4	3½
7	Garibaldi	Tarnagulla	1860	75	34	34 8	35¾	36½	+19	+ 88	+ 87	4½	3
8	Talbot	Fryerstown	1862	95	62	31 2	41¾	42½	+18	− 34	+ 91	4¼	3
9	Newstead and Strangways	Strangways	1862	21	14	31 10	35¾	40¼	...	...	...	5¼	4
10	Maryborough	Maryborough	1862	147	107	33 6	40	41½	−44	+ 16	+133	5¼	4
11	Strathloddon	Guildford	1863	75	31	33 4	39	39¾	−45	+ 13	+ 97	5	4
12	Hepburn	Daylesford	1866	141	91	32 5	34¾	38½	+ 4	+ 30	+190	4¼	3
13	Coliban	Malmsbury	1867	57	46	35 1	33½	35¼	−42	+ 61	+ 78	3¼	3
14	Kingston	Newstead	1868	19	12	37 5	29¾	35	...	...	...	3½	3
15	Heart of Friendship	Swan Hill	1874	14	11	34 7	36½	37¾	...	...	...	5	4
16	Boort	Boort	1895	32	25	45 3	...	31¼	...	...	...	0	3
17	District Members	...	...	6	6	30 5	46¼	52¼	...	...	...	0	3
	Total	...	...	1,323	908	32 9	39¾	43¼	− 3	+ 38	+ 93	5	...
	V.—Collingwood.												
1	Collingwood	Collingwood	1853	176	118	31 10	39½	44	−20	+ 89	+ 52	5½	4½
2	Good Samaritan	Collingwood	1855	147	116	31 2	44¾	47	+35	+ 42	+144	5	4
3	Barkly	Collingwood	1858	162	112	31 3	41¼	46¼	−26	+ 5	+ 76	5¼	4
4	Hand of Friendship	Collingwood	1858	141	105	32 10	41¼	41¾	+28	+100	+ 11	6¼	5
5	John Jordan	Fitzroy	1860	164	108	32 6	34¾	38½	−35	+ 6	+203	6¼	4½
6	Union	Collingwood	1860	72	56	31 3	40¾	46¾	−13	+ 18	+311	5	3½
7	Fitzroy	Fitzroy	1862	57	46	31 4	40	42¾	+17	− 31	+299	5¾	4
8	Merri Merri	North Fitzroy	1885	90	67	34 8	30½	35	−62	+ 16	+179	6¾	5
9	Boundary	Clifton Hill	1885	71	55	37 2	29	31¾	−21	+ 35	+206	7	5
10	Langridge	Northcote	1891	28	20	36 10	...	31¾	...	...	...	2	3
	Total	...	...	1,108	803	32 6	39	42	− 6	+ 39	+158	5½	...
	VI.—Corio.												
1	Geelong	Geelong	1846	173	130	32 6	45¼	46¾	−24	+ 27	+ 59	5½	4
2	Southern Star	Geelong	1854	134	91	32 0	40½	42½	−39	− 6	+ 83	4¾	3½
3	Ashby	Geelong West	1870	23	16	32 3	48	49½	...	...	...	4	3½
4	Western	Colac	1881	35	23	34 11	31¾	34	+73	+ 9	+ 68	4¾	4
5	Steiglitz	Steiglitz	1894	12	8	40 10	...	30¼	...	...	...	0	3
6	District Members	...	...	1	1	30 5	61	42	...	...	...	0	3
	Total	...	...	378	269	32 9	42½	43¾	−24	+ 17	+ 70	5	...
	VII.—Hamilton.												
1	Princess Alice	Hamilton	1862	95	71	34 9	34½	40	−73	+12	+235	5½	4½
2	Princess Alexandra	Penshurst	1864	41	36	31 3	36¼	42	−43	+21	+151	5¼	4½
3	Duke of Edinburgh	Dunkeld	1868	20	11	30 10	34¼	37	...	...	...	3½	3
4	Coleraine	Coleraine	1868	75	45	36 1	34	35½	−75	−10	+132	3¾	3
5	Marquis of Lorne	Casterton	1872	58	39	32 10	34½	38½	−73	−49	+105	5¼	4
6	Border	Apsley	1888	24	13	37 5	29	32½	...	...	...	3½	3
7	Goroke	Goroke	1889	5	5	39 10	29½	34	...	...	...	2¼	3
8	Lake Wallace	Edenhope	1891	35	25	43 7	...	34	...	...	...	1½	3
	Total	...	...	353	245	35 3	33¾	37¾	−68	− 3	+173	5	...

* When a Lodge possesses fewer than 30 members, or when it has

Districts of the M.U.I.O.O.F. as at the 31st December, 1895—*continued.*

Liabilities.			Assets.					Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	District Funeral Fund.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1
£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
15,978	3,030	19,008	7,514	3,169	− 12	3,713	14,384	...	4,624	11 6	− 14 1	9 6	4 8	14 2	1
10,877	1,640	12,517	5,250	2,359	− 6	− 129	7,474	...	5,043	− 0 15	− 28 7	10 4	− 0 3	10 1	2
13,398	3,473	16,871	9,377	2,565	− 14	1,383	13,311	...	3,560	3 13	− 9 9	13 1	1 11	15 0	3
7,735	1,179	8,914	3,777	1,382	− 5	771	5,925	...	2,989	6 0	− 23 7	10 0	2 0	12 0	4
13,245	2,514	15,759	6,509	2,467	− 10	2,246	11,212	...	4,547	8 5	− 16 13	9 10	3 4	13 2	5
14,847	2,754	17,601	6,157	3,196	− 11	1,359	10,701	...	6,900	4 11	− 23 2	8 6	1 11	10 5	6
6,079	1,216	7,295	3,794	1,097	− 5	1,125	6,011	...	1,284	8 10	− 9 15	12 3	3 8	15 11	7
19,261	4,283	23,544	10,682	3,710	− 17	3,439	17,814	...	5,730	7 8	− 12 6	10 9	3 6	14 3	8
5,393	1,059	6,452	3,306	1,024	− 4	1,423	5,749	...	703	12 7	− 6 2	12 2	5 3	17 5	9
12,727	2,284	15,011	7,181	2,407	− 9	483	10,062	...	4,949	1 19	− 19 19	11 5	0 9	12 2	10
7,726	1,741	9,467	4,580	1,619	− 7	3,375	9,567	100	...	17 17	+ 0 11	11 8	8 7	20 3	11
1,157	194	1,351	622	239	− 1	228	1,088	...	263	10 17	− 12 10	11 2	4 1	15 3	12
5,119	1,004	6,123	3,802	1,082	− 4	355	5,235	...	888	3 5	− 8 3	15 1	1 5	16 6	13
660	120	780	523	134	...	55	712	...	68	4 5	− 5 5	16 2	1 9	17 11	14
1,445	267	1,712	1,167	299	− 1	67	1,532	...	180	2 6	− 6 4	16 6	1 0	17 6	15
135	18	153	31	27	...	602	660	507	...	301 0	+253 10	4 11	95 7	100 6	16
								[607	41,728]						
135,782	26,776	162,558	74,272	26,776	− 106	20,495	121,437	...	41,121	7 1	− 14 3	10 11	3 0	13 11	
5,636	1,206	6,842	1,889	1,242	5	11,787	14,923	8,081	...	115 11	+79 5	6 9	42 1	48 10	1
4,190	686	4,876	1,309	794	3	217	2,323	...	2,553	3 15	−44 0	6 5	1 1	7 6	2
9,845	1,963	11,808	2,949	1,973	7	1,595	6,524	...	5,284	9 12	−31 17	6 0	3 3	9 3	3
9,230	1,348	10,578	2,522	1,723	5	− 10	4,240	...	6,338	− 0 2	−55 12	5 9	0 0	5 9	4
4,800	1,017	5,817	1,987	903	4	1,129	4,023	...	1,794	13 3	−20 17	8 1	4 8	12 9	5
6,713	1,360	8,073	2,618	1,444	5	2,570	6,637	...	1,436	22 7	−12 10	7 11	7 9	15 8	6
4,642	887	5,529	2,323	884	3	965	4,175	...	1,354	12 17	−18 1	10 0	4 2	14 2	7
5,551	1,123	6,674	2,361	1,275	4	1,269	4,909	...	1,765	13 7	−18 12	8 9	4 9	13 6	8
1,050	248	1,298	488	219	1	1,227	1,935	637	...	58 9	+30 7	9 1	22 9	31 10	9
7,501	1,738	9,239	3,559	1,438	7	1,953	6,957	...	2,282	13 6	−15 10	9 2	5 0	14 2	10
3,720	887	4,607	1,847	717	3	159	2,726	...	1,881	2 2	−25 2	9 6	0 10	10 4	11
8,335	1,667	10,002	3,974	1,658	6	550	6,188	...	3,814	3 18	−27 1	9 6	1 4	10 10	12
3,308	674	3,982	1,837	595	3	196	2,631	...	1,351	3 9	−23 14	10 10	1 2	12 0	13
1,009	225	1,234	652	205	1	271	1,129	...	105	14 5	− 5 11	12 8	5 4	18 0	14
656	166	822	370	139	1	335	845	23	...	23 19	+ 1 13	10 10	9 10	20 8	15
1,618	379	1,997	1,384	340	1	58	1,783	...	214	1 16	− 6 14	16 8	0 9	17 5	16
425	71	496	117	96	...	...	213	...	283	...	−47 3	5 11	...	5 11	17
						...		[8,741	30,454]						
78,229	15,645	93,874	32,186	15,645	59	24,271	72,161	...	21,713	18 7	−16 8	8 3	6 3	14 6	
9,684	1,772	11,456	3,662	1,739	4	10,789	16,194	4,738	...	61 6	+26 18	7 6	22 3	29 9	1
8,841	1,480	10,321	2,982	1,887	3	5,730	10,602	281	...	39 0	+ 1 18	7 1	13 7	20 8	2
8,939	1,631	10,570	3,343	1,796	3	7,774	12,916	2,346	...	48 0	+14 10	7 7	17 9	25 4	3
7,112	1,419	8,531	2,975	1,387	3	2,110	6,475	...	2,056	14 19	−14 12	8 4	5 11	14 3	4
7,042	1,651	8,693	3,810	1,364	3	1,706	6,883	...	1,810	10 8	−11 1	10 5	4 8	15 1	5
4,367	725	5,092	1,565	901	2	1,927	4,395	...	697	26 15	− 9 14	7 6	9 2	16 8	6
2,824	574	3,398	1,253	653	1	2,633	4,540	1,142	...	46 3	+20 1	9 2	19 2	28 4	7
3,252	906	4,158	2,214	599	2	681	3,496	...	662	7 11	− 7 7	12 5	3 10	16 3	8
2,557	715	3,272	1,924	530	1	352	2,807	...	465	4 19	− 6 11	14 0	2 7	16 7	9
1,438	282	1,720	971	299	1	98	1,369	...	351	3 10	−12 11	13 8	1 5	15 1	10
								[8,507	6,041]						
56,056	11,155	67,211	24,699	11,155	23	33,800	69,677	2,466	...	30 10	+ 2 5	8 10	12 1	20 11	
9,732	1,946	11,678	3,654	1,996	56	7,226	12,932	1,254	...	41 15	+ 7 5	7 7	15 0	22 7	1
7,260	1,508	8,768	3,239	1,445	44	3,773	8,501	...	267	28 3	− 2 0	8 10	10 5	19 3	2
1,445	259	1,704	483	330	8	624	1,445	...	259	27 3	−11 5	7 0	9 3	16 3	3
1,551	394	1,945	995	348	11	514	1,868	...	77	14 14	− 2 4	12 6	6 7	19 1	4
590	135	725	478	121	4	19	622	...	103	1 12	− 8 12	15 10	0 9	16 7	5
61	11	72	25	13	...	...	38	...	34	...	−34 6	8 6	...	8 6	6
								[1,254	740]						
20,639	4,253	24,892	8,874	4,253	123	12,156	25,406	514	...	32 3	+ 1 7	8 7	11 11	20 6	
4,222	881	5,103	2,330	773	5	4,747	7,855	2,752	...	49 19	+28 19	10 9	22 0	32 9	1
1,954	380	2,334	877	380	2	761	2,020	...	314	18 11	− 7 13	9 0	7 10	16 10	2
1,118	186	1,304	543	232	1	551	1,327	23	...	27 11	+ 1 3	10 2	10 4	20 6	3
3,860	695	4,555	2,474	711	4	1,274	4,463	...	92	17 0	− 1 5	12 10	6 8	19 6	4
2,443	538	2,981	1,455	484	3	1,932	3,874	893	...	33 6	+15 8	11 8	15 6	27 2	5
1,231	222	1,453	843	252	1	325	1,421	...	32	13 11	− 1 7	14 1	5 5	19 6	6
264	46	310	186	58	...	157	401	91	...	31 8	+18 4	14 9	12 6	27 3	7
1,842	325	2,167	1,404	383	2	254	2,043	...	124	7 5	− 3 11	15 8	2 11	18 7	8
								[3,759	562]						
16,934	3,273	20,207	10,112	3,273	18	10,001	23,404	3,197	...	28 7	+ 9 1	11 11	11 10	23 9	

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch and District.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.* Mortality.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.* Sickness.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.* Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. *d.*	Yrs.	Yrs.	%	%	%	%	%
	VIII.—North Yarra.												
1	Williamstown ...	Williamstown ...	1855	274	187	32 5	40¼	44	−25	+35	+113	4¼	3
2	Footscray	Footscray	1868	158	121	33 0	34¼	38	−37	+14	+182	4¾	3
3	Solway	Williamstown ...	1884	37	28	33 9	29½	36	0	− 2	+239	5	3
4	Newport	Newport	1887	46	35	36 3	28½	33	−52	+49	+174	0	3
	Total	... ...	...	515	371	33 0	...	40½	−34	+28	+159	4½	...
	IX.—Ovens and Murray.												
1	Beechworth	Beechworth ...	1861	131	88	33 0	38¼	40	−44	+13	+83	3¾	3
2	Stanley	Stanley	1862	58	36	33 9	39	41¼	+19	+ 8	+45	4¾	4
3	Benalla	Benalla	1862	110	69	36 7	31½	35	−58	−54	+286	4	3
4	Yackandandah ...	Yackandandah ...	1863	43	25	35 6	36	38½	0	+23	+142	5¼	4½
5	Prince of Wales ...	Wandiligong ...	1865	100	83	31 5	41½	44¼	−15	− 1	+ 54	4¾	4
6	Mansfield	Mansfield	1866	105	51	35 1	33½	35	−57	+51	+198	4	3
7	El Dorado	El Dorado	1867	23	19	33 3	48¾	48¼	...	...	...	3½	3
8	Seymour	Seymour	1870	57	42	33 5	33	36¼	+ 2	+36	+263	4¾	4
9	Avenel	Avenel	1872	27	22	35 6	35½	37½	−47	+10	+282	4½	4
10	Goulburn Valley ...	Nagambie	1876	40	24	35 4	31¾	35	−60	−31	+193	6½	5
11	Wunghnu	Wunghnu	1882	15	14	36 2	32¾	35¼	...	...	...	3¾	3
12	Numurkah	Numurkah ...	1882	37	30	35 5	32	36¾	0	−34	+489	3¼	3
13	Junction	Wangaratta ...	1882	70	53	38 0	31¾	33	+47	=	+316	3¾	3
14	Myrtleford	Myrtleford ...	1882	15	12	34 9	33¾	39¾	...	...	...	2¾	3
15	Corryong	Corryong	1884	40	28	37 3	29	33½	−60	−36	+287	3¾	3
16	Moira	Shepparton ...	1885	47	36	41 6	29¾	34½	−73	−35	+520	0¾	3
17	Yarrawonga	Yarrawonga ...	1886	50	31	37 8	29¾	32	+27	+32	+376	3¾	3
18	Tatonga	Tallangatta ...	1892	62	30	40 5	...	30½	...	...	...	1¼	3
19	Milawa	Milawa	1895	50	20	42 0	...	28½	...	...	...	0	3
20	Katamatite	Katamatite ...	1895	1	1	30 5	...	28	...	...	...	0	3
21	District Members ...	... ...	...	2	1	30 5	58¾	63	...	...	...	0	3
	Total	... ...	...	1,083	715	35 9	35½	36¾	−34	+ 2	+248	4¼	...
	X.—Port Fairy.												
1	Prince Albert ...	Port Fairy ...	1848	96	61	33 5	43¼	44¼	−23	+ 98	+ 97	4½	3½
2	Prince of Wales ...	Portland	1860	81	44	34 8	39¼	38¼	−17	+ 13	− 28	5	4
3	Villiers	Yambuk	1863	26	16	32 11	41	43	−59	+ 20	+ 50	4¼	3
4	Prince Alfred ...	Koroit	1868	58	34	33 7	36¾	40	0	+129	+193	4½	3
5	Farmers' Rest ...	Broadwater ...	1888	22	13	36 10	28	32¼	...	...	...	0	3
	Total	... ...	...	283	168	34 0	39¼	40¾	−40	+ 76	+ 81	4¾	...
	XI.—Port Phillip.												
1	Australia Felix ...	Melbourne	1840	275	166	31 11	42¾	46½	+ 3	+ 32	+178	4½	4
2	Melbourne	Melbourne	1840	189	129	31 10	40¼	44¾	+10	+ 51	+238	4¼	3½
3	Victoria	Melbourne	1847	197	134	33 1	35¼	40½	−12	+ 10	+222	5¼	4½
4	Rose of England ...	Melbourne	1850	451	296	32 7	34½	38¾	− 9	+ 50	+240	4½	3½
5	Britannia	Melbourne	1851	269	192	31 6	39¾	43	+ 1	+ 50	+171	5	3½
6	Hope of Richmond ...	Richmond	1852	137	91	31 6	39¼	45¼	−13	+ 19	+310	5	4
7	Rose of Brunswick ...	Brunswick	1856	256	213	31 11	34½	38	−16	+ 14	+257	4	3½
8	Alliance	North Melbourne ...	1856	188	120	31 4	40	44½	−15	+ 70	+212	5¾	4
9	Cornucopia	Morang	1858	27	23	32 6	39¼	42	...	...	...	3½	3
10	Albion	Brunswick	1858	105	76	31 6	36	42¼	−45	+ 46	+311	5½	4
11	Yarra Yarra	Melbourne	1859	49	37	32 0	37¼	42¼	−46	+ 47	+259	5¾	4½
12	Kilmore	Kilmore	1859	55	34	33 8	34¾	37¾	+ 4	− 58	+235	2	3
13	Industry	Richmond	1860	374	275	33 7	37	40½	−48	+ 13	+151	5¼	4½
14	Carlton	Carlton	1860	69	55	32 3	36	44	− 3	+ 22	+341	4½	3
15	London	Carlton	1860	79	52	33 3	33¾	35½	− 4	+115	+251	5½	4
16	Albert	Ascot Vale ...	1862	206	136	32 9	34	37½	−52	− 2	+205	5¾	4½
17	Studley	Richmond	1862	81	56	33 1	34½	38	−34	+ 26	+320	5½	4½
18	Gellibrand	Williamstown ...	1862	154	127	32 4	36¾	41	−15	− 18	+ 61	5¾	5
19	Rose of Denmark ...	Coburg	1863	95	44	34 4	35½	42	− 2	+ 15	+400	4½	3½
20	Heidelberg	Heidelberg ...	1865	62	43	33 6	38¼	42	−55	+ 17	+101	5¼	4½
21	Whittlesea	Whittlesea ...	1867	31	11	33 4	38¾	39½	−45	+ 11	+ 73	2¾	3
22	Mount Pleasant ...	Alexandra	1867	45	26	35 2	35½	38	− 3	+ 94	+269	0¾	3
23	Romsey	Romsey	1868	58	36	36 4	31½	33½	0	+ 12	+117	3½	3
24	Diamond Creek ...	Diamond Creek ...	1870	47	25	34 5	33½	34½	−63	− 8	+ 65	3¼	3
25	Woodend	Woodend	1871	43	28	35 5	35	39	−69	− 44	+158	4	3
26	Caledonia	Panton Hill ...	1872	13	9	32 9	35	38	...	...	...	2½	3
27	Lancefield	Lancefield	1881	10	10	33 5	31¼	36¾	...	...	...	2¾	3
28	Yering	Yarra Flats ...	1883	53	36	34 8	29½	34¼	− 2	+ 84	+105	3¾	3
29	Doutta Galla	Newmarket ...	1885	158	127	35 4	30½	34¼	−38	− 40	+235	4¼	3½
30	Warragul	Warragul	1886	55	38	37 11	28½	31¼	−72	− 39	+499	5	4
31	Jubilee	Yarraville	1890	32	20	35 4	30	30¾	0	− 15	+358	0½	3

* When a Lodge possesses fewer than 30 members, or when it has

Districts of the M.U.I.O.O.F. as at the 31st December, 1895—*continued.*

Liabilities.			Assets.									Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	District Funeral Fund.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1
£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
17,516	3,196	20,712	6,914	3,399	32	5,152	15,497	...	5,215	18 16	−19 1	8 0	6 0	14 0	1
8,946	1,843	10,789	4,580	1,739	19	2,307	8,645	...	2,144	14 12	−13 11	10 1	5 2	15 3	2
2,002	432	2,434	1,134	422	4	464	2,024	...	410	12 11	−11 2	11 3	4 8	15 11	3
2,488	537	3,025	1,571	448	6	68	2,093	...	932	1 10	−20 5	12 3	0 7	12 10	4
30,952	6,008	36,960	14,199	6,008	61	7,991	28,259	...	8,701	15 10	−16 18	9 2	5 3	14 5	
7,643	1,349	8,992	3,629	1,463	37	2,263	7,392	...	1,600	17 6	−12 4	9 8	6 1	15 9	1
2,984	597	3,581	1,421	632	17	1,290	3,360	...	221	22 5	− 3 16	9 8	8 10	18 6	2
5,245	1,133	6,378	3,685	1,073	31	2,190	6,979	601	...	19 18	+ 5 9	13 11	8 4	22 3	3
2,055	443	2,498	1,084	482	12	1,526	3,104	606	...	35 10	+14 2	10 9	15 3	26 0	4
5,354	1,030	6,384	2,151	1,121	28	2,035	5,335	...	1,049	20 7	−10 10	8 2	7 10	16 0	5
5,841	1,081	6,922	3,376	1,009	30	819	5,234	...	1,688	7 16	−16 2	11 5	2 11	14 4	6
1,533	237	1,770	553	332	7	755	1,647	...	123	32 17	− 5 7	7 9	10 7	18 4	7
2,696	587	3,283	1,502	540	16	840	2,898	...	385	14 15	− 6 15	10 11	6 3	17 2	8
1,237	278	1,515	750	238	8	832	1,828	313	...	30 16	+11 12	11 9	13 2	24 11	9
1,313	412	1,725	1,014	259	11	984	2,268	543	...	24 12	+13 12	13 10	13 7	27 5	10
814	154	968	499	176	4	336	1,015	47	...	22 8	+ 3 3	12 7	8 7	21 2	11
1,878	381	2,259	1,168	369	11	586	2,134	...	125	15 17	− 3 8	12 4	6 4	18 8	12
3,675	721	4,396	2,514	813	20	849	4,196	...	200	12 3	− 2 17	14 1	4 10	18 11	13
880	154	1,034	441	187	4	275	907	...	127	18 7	− 8 9	10 5	6 7	17 0	14
1,921	412	2,333	1,383	382	12	557	2,334	1	...	13 19	+ 0 1	14 2	5 10	20 0	15
2,278	484	2,762	1,792	447	13	358	2,610	...	152	7 12	− 3 5	15 6	3 2	18 8	16
2,662	515	3,177	1,792	544	14	364	2,714	...	463	7 6	− 9 5	13 7	2 11	16 6	17
2,992	638	3,630	2,417	550	18	200	3,185	...	445	3 5	− 7 4	15 8	1 5	17 1	18
2,393	515	2,908	2,078	492	14	52	2,636	...	272	1 1	− 5 9	17 2	0 7	17 9	19
47	10	57	31	10	0	8	49	...	8	8 0	− 8 0	13 2	3 5	16 7	20
159	21	180	29	33	1	...	63	...	117	...	−58 10	3 11	0 2	4 1	21
55,600	11,152	66,752	33,309	11,152	308	17,119	61,888	[2,111 ...	6,975] 4,864	15 16	− 4 10	12 0	6 3	18 3	
5,999	1,015	7,014	2,347	1,105	...	3,254	6,706	...	308	33 18	− 3 4	8 0	11 0	19 0	1
3,891	857	4,748	2,139	772	...	3,293	6,204	1,456	...	40 13	+18 0	10 9	16 7	27 4	2
1,573	275	1,848	686	289	...	984	1,959	111	...	37 17	+ 4 5	8 10	12 7	21 5	3
3,348	613	3,961	1,640	599	...	520	2,759	...	1,202	8 19	−20 15	9 9	3 1	12 10	4
1,111	233	1,344	775	228	...	292	1,295	...	49	13 5	− 2 5	13 11	5 3	19 2	5
15,922	2,993	18,915	7,587	2,993	...	8,343	18,923	[1,567 8	1,559] ...	29 10	+ 0 1	9 6	10 6	20 0	
15,669	2,788	18,457	5,802	3,201	9	16,842	25,854	7,397	...	61 5	+26 18	7 8	22 1	29 9	1
11,746	1,916	13,662	4,359	2,356	6	15,930	22,651	8,989	...	84 6	+47 11	7 9	28 2	35 11	2
8,938	1,997	10,935	4,524	1,831	7	5,458	11,820	885	...	27 14	+ 4 9	10 0	12 0	22 0	3
24,472	4,572	29,044	11,835	4,461	15	4,963	21,274	...	7,770	11 0	−17 5	9 8	4 0	13 8	4
16,161	2,727	18,888	6,358	3,177	9	9,868	19,412	524	...	36 14	+ 1 19	8 1	12 7	20 8	5
7,496	1,389	8,885	2,916	1,516	5	6,880	11,317	2,432	...	50 4	+17 15	7 11	18 8	26 7	6
13,387	2,595	15,982	7,093	2,732	9	2,506	12,340	...	3,642	9 16	−14 5	10 8	3 10	14 6	7
10,931	1,906	12,837	4,029	2,041	6	8,433	14,509	1,672	...	44 17	+ 8 18	7 5	15 8	23 1	8
1,638	274	1,912	711	357	1	576	1,645	...	267	21 7	− 9 18	9 2	7 5	16 7	9
5,647	1,064	6,711	2,331	1,050	4	822	4,207	...	2,504	7 17	−23 17	8 3	2 11	11 2	10
2,394	497	2,891	1,076	437	2	1,084	2,599	...	292	22 2	− 5 19	8 10	8 10	17 8	11
2,778	558	3,336	1,625	639	2	2,892	5,158	1,822	...	52 12	+33 3	12 0	21 6	33 6	12
17,078	3,791	20,869	8,748	3,253	13	7,453	19,467	...	1,402	19 19	− 3 15	9 11	8 6	18 5	13
4,443	699	5,142	1,732	923	2	2,633	5,290	148	...	38 3	+ 2 3	8 3	12 6	20 9	14
4,038	801	4,839	2,079	720	3	1,121	3,923	...	916	14 4	−11 12	10 1	5 6	15 7	15
8,560	2,088	10,648	4,904	1,614	7	3,445	9,970	...	678	16 14	− 3 6	10 10	7 8	18 6	16
3,585	821	4,406	1,930	679	3	1,693	4,305	...	101	20 18	− 1 5	10 5	9 1	19 6	17
6,378	1,561	7,939	3,262	1,373	5	2,488	7,128	...	811	16 3	− 5 5	9 11	7 7	17 6	18
2,899	517	3,416	1,348	612	2	808	2,770	...	646	8 10	− 6 16	9 8	5 9	15 5	19
2,924	629	3,553	1,426	540	2	1,794	3,762	209	...	28 19	+ 3 7	9 6	11 11	21 5	20
1,773	314	2,087	889	333	1	90	1,313	...	774	2 18	−24 19	10 2	1 0	11 2	21
2,833	456	3,289	1,402	520	1	131	2,054	...	1,235	2 18	−27 9	10 1	1 0	11 1	22
2,979	588	3,567	1,970	524	2	652	3,148	...	419	11 5	− 7 5	12 11	4 4	17 3	23
2,419	476	2,895	1,485	457	2	323	2,267	...	628	6 17	−13 7	12 2	2 8	14 10	24
2,227	436	2,663	1,312	437	1	928	2,678	15	...	21 12	+ 0 7	11 10	8 4	20 2	25
737	132	869	373	153	...	156	682	...	187	12 0	−14 8	10 5	4 5	14 10	26
555	101	656	302	121	...	423	846	190	...	42 6	+19 0	11 3	15 10	27 1	27
3,081	537	3,618	1,715	572	2	501	2,790	...	828	9 9	−15 12	11 3	3 4	14 7	28
6,909	1,602	8,511	4,849	1,463	5	1,711	8,028	...	483	10 17	− 3 1	13 9	4 11	18 8	29
2,025	558	2,583	1,731	395	2	799	2,927	344	...	14 11	+ 6 5	15 10	7 4	23 2	30
1,495	324	1,819	1,107	279	1	125	1,512	...	307	3 18	− 9 12	14 4	1 8	16 0	31

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch and District.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.* Mortality.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.* Sickness.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.* Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. *d.*	Yrs.	Yrs.	%	%	%	%	%
	XI.—Port Phillip—*continued.*												
32	Yea	Yea	1890	9	5	40 6	...	33¾	...	...	...	3½	3
33	Broadford	Broadford	1890	41	30	37 8	...	30½	−34	−29	+355	0	3
34	Maryvale	Morwell	1890	58	34	40 0	...	33¼	0	−35	+248	2¾	3
35	Macedon	Upper Macedon ...	1890	28	16	35 9	...	30½	−30	−38	+141	1¼	3
36	Mirboo	Mirboo North ...	1890	11	2	41 0	...	33¼	...	...	...	2½	3
37	Coalville	Coalville	1891	16	...	42 3	...	32	...	...	...	2	3
38	Drouin	Drouin	1891	27	21	41 3	...	34¼	...	...	...	0	3
39	Colliery	Korumburra ...	1892	60	42	42 2	...	32	...	...	...	0	3
40	Neerim	Neerim South ...	1894	18	10	39 9	...	29¾	...	...	...	0	3
41	District Members ...	... ...	...	3	3	30 5	...	55½	...	...	...	...	...
	Total	... ...	...	4,090	2,828	33 5	36	39¾	−20	+27	+225	4¾	...
	XII.—Sale.												
1	La Trobe	Sale	1866	88	67	33 2	39¼	44¼	−50	−40	+182	5½	4½
2	Tambo	Bruthen	1883	50	34	36 7	33¼	34¾	−8	−35	+282	2½	3
3	Toongabbie	Toongabbie ...	1885	39	22	33 4	27	29½	−10	+28	+255	3¼	3
4	Traralgon	Traralgon	1887	11	9	36 8	28¼	32¼	...	...	...	4¾	4
5	Stratford	Stratford	1890	19	15	40 7	...	33	...	...	...	0	3
6	District Members ...	... ...	...	5	2	34 8	...	33¼	...	...	...	0	3
	Total	... ...	...	212	149	34 11	...	37½	−33	−28	+235	5	...
	XIII.—St. Arnaud.												
1	Prince Alfred ...	Dunolly	1863	88	65	32 10	34¾	40	−71	−10	+240	4¾	4
2	St. Arnaud	St. Arnaud ...	1864	227	154	36 8	37½	34¾	−18	+18	+85	7	5
3	Charlton	Charlton	1885	7	3	35 4	33¼	39¼	...	...	...	3¾	3
4	Bealiba	Bealiba	1889	6	4	42 7	28	35½	...	...	...	2½	3
5	Donald	Donald	1890	45	32	38 10	40¾	36½	−17	−52	+248	2¼	3
	Total	... ...	...	373	258	36 1	...	36¼	−35	−3	+160	5¾	...
	XIV.—South Melbourne.												
1	Good Intent	Prahran	1854	224	180	32 2	37¾	43	−22	+35	+227	4¾	3½
2	Olive Branch ...	St. Kilda	1855	101	69	31 9	39½	44¼	−53	+17	+199	4¾	4
3	Emerald Hill ...	South Melbourne ...	1856	299	202	32 8	39½	42½	−18	+41	+233	5¾	4½
4	Prince of Wales ...	St. Kilda	1861	104	81	32 6	39	42½	+10	+55	+360	3	3
5	Sandridge	Port Melbourne ...	1862	64	52	32 8	41¾	40¼	+32	+32	+149	5	4
6	Toorak	Malvern	1862	119	91	32 7	36	38½	+44	−35	+106	5	4
7	Galatea	South Yarra ...	1868	97	79	32 2	36½	39¾	+88	+59	+253	4½	3
8	Prince Alfred ...	Brighton	1870	88	66	34 7	32	36	−15	+45	+365	5¾	4
9	Minerva	South Melbourne ...	1875	99	74	32 6	36¾	41	−29	−50	+207	4¼	3
10	Elsternwick	Elsternwick ...	1888	19	11	35 7	29	29½	...	...	...	1	3
11	Dunstan	Oakleigh	1890	25	19	39 4	36¼	32	...	...	...	2½	3
12	Moorabbin	Brighton	1890	15	7	34 1	33¼	31¼	...	...	...	2½	3
13	Constant	Dandenong ...	1891	28	16	37 9	...	29¼	...	...	...	1¼	3
14	Lord Brassey ...	Outtrim	1895	7	5	38 5	...	32¼	...	...	...	0	3
	Total	... ...	...	1,289	952	32 11	...	40¾	−4	+28	+235	4½	...
	XV.—Talbot.												
1	Clunes	Clunes	1859	185	126	32 3	40¾	41¾	+22	+63	+132	5¼	4
2	Talbot	Talbot	1861	70	50	30 9	44	49¼	−24	+7	+78	4½	3½
3	Alexandra	Majorca	1864	45	30	34 3	42	42¼	−21	+101	+164	5¼	3½
4	Avoca	Avoca	1864	62	49	34 11	42¼	40½	−4	+32	+95	2¼	3
5	Carisbrook	Carisbrook	1869	52	34	36 10	36	35½	−63	+23	+118	2	3
	Total	... ...	...	414	289	33 2	41¼	42¼	−5	+46	+122	5	...
	XVI.—Warrnambool.												
1	Victoria	Warrnambool ...	1860	153	118	32 8	43¾	46	−39	+89	+151	4¾	3
2	Woodford	Woodford	1868	64	48	32 3	34¼	38¼	−46	+61	+40	5¾	3
3	Allansford	Allansford	1869	15	5	33 0	39¼	41	...	...	...	5¼	4
4	Garvoc	Panmure	1871	31	18	32 8	36¼	41½	...	...	...	1¾	3
5	Mortlake	Mortlake	1889	45	14	36 8	29½	28¾	0	−61	+175	2¾	3
6	Winslow	Winslow	1891	12	5	39 0	...	29½	...	...	...	2¾	3
7	Terang	Terang	1892	27	16	39 11	...	32	...	...	...	0	3
	Total	... ...	...	347	224	33 11	39¼	40	−46	+72	+129	4¾	...

* When a Lodge possesses fewer than 30 members, or when it has

Districts of the M.U.I.O.O.F. as at the 31st December, 1895—*continued.*

Liabilities.			Assets.									Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	District Funeral Fund.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1
£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
460	91	551	345	92	3	173	613	62	...	19 4	+ 6 18	15 1	7 8	22 9	32
1,905	416	2,321	1,505	393	1	179	2,078	...	243	4 7	− 5 19	15 8	1 10	17 6	33
2,659	588	3,247	2,199	500	2	355	3,056	...	191	6 2	− 3 6	16 0	2 7	18 7	34
1,271	284	1,555	971	259	1	174	1,405	...	150	6 4	− 5 7	15 0	2 8	17 8	35
563	112	675	424	114	...	69	607	...	68	6 5	− 6 4	15 1	2 6	17 7	36
813	162	975	644	175	1	100	920	...	55	6 5	− 3 9	16 1	2 6	18 7	37
1,420	274	1,694	1,039	299	1	61	1,400	...	294	2 5	−10 18	14 11	0 11	15 10	38
3,059	608	3,667	2,394	633	2	100	3,129	...	538	1 13	− 8 19	15 10	0 8	16 6	39
879	183	1,062	703	181	1	41	926	...	136	2 6	− 7 11	15 11	1 0	16 11	40
227	30	257	54	50	...	...	104	...	153	...	−51 0	5 3	...	5 3	41
211,451	41,462	252,913	105,501	41,462	141	104,780	251,884	[24,689 ...	25,718] 1,029	25 12	− 0 5	10 0	9 11	19 11	
4,015	875	4,890	1,921	835	31	3,105	5,892	1,002	...	35 6	+11 8	9 6	15 6	25 0	1
2,500	497	2,997	1,690	539	17	680	2,926	...	71	13 12	− 1 8	13 9	5 8	19 5	2
1,976	388	2,364	1,274	385	14	327	2,000	...	364	8 8	− 9 7	12 11	3 5	16 4	3
442	109	551	340	93	4	260	697	146	...	23 13	+13 5	14 10	11 6	26 4	4
984	189	1,173	726	207	7	142	1,082	...	91	7 9	− 4 16	15 0	3 1	18 1	5
252	50	302	163	49	2	...	214	...	88	...	−17 12	12 11	0 2	13 1	6
10,169	2,108	12,277	6,114	2,108	75	4,514	12,811	[1,148 534	614] ...	21 6	+ 2 10	12 1	9 0	21 1	
4,156	727	4,883	1,960	784	15	2,151	4,910	27	...	24 9	+0 6	9 7	10 7	20 2	1
8,433	1,875	10,308	5,898	1,657	40	3,118	10,713	405	...	13 15	+1 16	13 8	7 4	21 0	2
397	58	455	205	78	1	162	446	...	9	23 3	−1 6	10 10	8 8	19 6	3
318	49	367	232	65	1	70	368	1	...	11 13	+0 3	15 5	4 8	20 1	4
2,217	372	2,589	1,570	497	8	244	2,319	...	270	5 8	−6 0	15 0	2 5	17 5	5
15,521	3,081	18,602	9,865	3,081	65	5,745	18,756	[433 154	279] ...	15 8	+0 8	12 9	7 6	20 3	
13,100	2,459	15,559	5,394	2,604	2	6,761	14,761	...	798	30 4	− 3 11	8 4	10 5	18 9	1
5,405	1,109	6,514	2,199	1,016	1	3,771	6,987	473	...	37 7	+ 4 14	8 0	13 9	21 9	2
14,964	3,282	18,246	6,573	2,875	2	4,216	13,666	...	4,580	14 2	−15 6	8 7	5 6	14 1	3
6,813	1,142	7,955	2,738	1,364	1	5,903	10,006	2,051	...	56 15	+19 14	8 4	17 11	26 3	4
3,367	703	4,070	1,536	724	...	424	2,684	...	1,386	6 13	−21 13	9 2	2 6	11 8	5
5,418	1,306	6,724	2,952	1,278	1	3,692	7,923	1,199	...	31 1	+10 2	10 10	13 7	24 5	6
6,282	1,065	7,347	2,642	1,392	1	1,835	5,870	...	1,477	18 18	−15 5	8 11	6 2	15 1	7
4,140	966	5,106	2,401	772	...	803	3,976	...	1,130	9 3	−12 17	11 1	3 9	14 10	8
5,346	1,087	6,433	2,677	1,165	1	2,459	6,302	...	131	24 17	− 1 6	10 2	9 4	19 6	9
924	209	1,133	668	189	...	203	1,060	...	73	10 14	− 3 17	14 2	4 4	18 6	10
1,266	274	1,540	940	264	...	146	1,350	...	190	5 17	− 7 12	14 9	2 3	17 0	11
758	165	923	491	156	...	122	769	...	154	8 3	−10 5	12 10	3 2	16 0	12
1,346	307	1,653	1,045	277	...	126	1,448	...	205	4 10	− 7 6	15 2	1 10	17 0	13
359	77	436	254	75	...	15	344	...	92	2 3	−13 3	14 1	0 10	14 11	14
69,488	14,151	83,639	32,510	14,151	9	30,476	77,146	[3,723 ...	10,216] 6,493	23 13	− 5 1	9 4	8 10	18 2	...
10,479	2,110	12,589	4,247	2,073	29	1,345	7,694	...	4,895	7 5	−26 9	8 1	2 7	10 8	1
4,372	799	5,171	1,412	861	11	523	2,807	...	2,364	7 9	−33 15	6 7	2 5	9 0	2
2,824	513	3,337	1,175	496	7	209	1,887	...	1,450	4 13	−32 4	8 4	1 6	9 10	3
3,944	707	4,651	1,821	779	9	169	2,778	...	1,873	2 15	−30 4	9 5	0 11	10 4	4
2,832	593	3,425	1,727	513	8	18	2,266	...	1,159	0 7	−22 6	11 10	0 2	12 0	5
24,451	4,722	29,173	10,382	4,722	64	2,264	17,432	...	11,741	5 9	−28 7	8 6	1 11	10 5	
10,823	1,742	12,565	3,779	1,940	1	2,778	8,498	...	4,067	18 3	−26 12	7 1	5 3	12 4	1
3,850	729	4,579	1,800	689	1	806	3,296	...	1,283	12 12	−20 1	9 3	4 2	13 5	2
742	171	913	366	153	...	767	1,286	373	...	51 3	+24 17	9 8	20 2	29 10	3
1,853	353	2,206	837	384	...	217	1,438	...	768	7 0	−24 16	9 2	2 5	11 7	4
1,888	512	2,400	1,646	383	1	383	2,413	13	...	8 10	+ 0 6	16 4	3 10	20 2	5
592	137	729	451	122	...	74	647	...	82	6 3	− 6 17	14 11	2 5	17 4	6
1,371	308	1,679	1,025	281	...	174	1,480	...	199	6 9	− 7 7	14 8	2 6	17 2	7
21,119	3,952	25,071	9,904	3,952	3	5,199	19,058	[386 ...	6,399] 6,013	15 0	−17 7	9 5	4 11	14 4	

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Valuation of the Lodges and

No.	Branch and District.	Where situated.	When established.	Number of—		Average Annual Contribution per Member.	Average Age.		Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.*			Rate of Interest.	
				Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Mortality.	Sickness.	Secessions.	Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. *d.*	Yrs.	Yrs.	%	%	%	%	%
	XVII.—Wimmera.												
1	Ararat	Ararat	1860	56	46	32 9	40½	44½	−22	−13	+144	6½	5
2	Pleasant Creek ...	Stawell	1863	111	90	38 11	44¼	44¾	+64	+22	+110	6	4½
3	Horsham	Horsham	1866	45	36	33 10	41¼	42	+30	−24	+524	6¼	4
4	Stawell	Stawell	1874	113	85	35 8	37¾	37¾	−57	− 5	+206	5¼	4
5	Dimboola	Dimboola	1877	40	32	34 8	35¼	37½	+23	−52	+344	4½	3½
6	Nhill	Nhill	1883	69	56	39 2	34¼	35½	+26	+ 5	+277	3¾	3
7	Kaniva	Kaniva	1885	30	26	41 2	32	36	...	−29	+368	4¼	3
8	Warracknabeal ...	Warracknabeal ...	1887	68	39	40 0	28¾	31½	+15	− 6	+226	3¾	3
9	Rupanyup	Rupanyup	1889	22	15	41 9	32½	34½	...	...	...	3½	3
10	Mildura	Mildura	1890	45	29	39 9	28½	32¼	...	−54	+511	7½	5
11	Hopetoun	Hopetoun	1893	14	5	44 11	...	32¾	...	...	...	0	3
12	Beulah	Beulah	1894	20	16	41 5	...	30¾	...	...	...	0	3
13	Jeparit	Jeparit	1894	21	15	43 1	...	31½	...	...	...	0	3
	Total	... ...	...	654	490	37 11	37¼	37¾	=	−7	+286	5½	...
	XVIII.—Yarra Yarra.												
1	Boroondara	Hawthorn	1859	228	161	33 2	36¾	39	−35	+46	+198	4	3
2	Kew	Kew	1863	146	111	32 11	35½	41	−66	−31	+216	5½	4½
3	Camberwell	Camberwell ...	1864	83	65	34 2	36	37½	−79	+90	+168	3¾	3
4	Mitcham	Mitcham	1876	33	29	32 6	32¼	38	−63	+14	+332	4	3
5	Balwyn	Balwyn	1883	31	28	32 11	30¼	33	...	−69	+276	3½	3
6	Box Hill	Box Hill	1884	47	33	34 6	31¾	34½	−12	−35	+401	4¼	3½
7	Lilydale	Lilydale	1885	81	51	36 8	29½	33	−77	+24	+241	4½	3½
8	Healesville	Healesville ...	1887	19	10	41 3	29	33	...	...	...	3¼	3
9	Ringwood	Ringwood	1887	31	17	37 7	27½	31¼	+23	+22	+418	0	3
10	Doncaster	Doncaster	1889	14	6	36 10	27¼	29¾	...	...	...	1	3
11	Surrey Hills	Surrey Hills ...	1889	31	22	39 0	29¾	31¼	−46	− 4	+579	¼	3
	Total	... ...	...	744	533	34 4	33¾	37	−51	+15	+278	4½	...

* When a Lodge possesses fewer than 30 members, or when it has

Districts of the M.U.I.O.O.F. as at the 31st December, 1895—*continued.*

Liabilities.			Assets.					Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Benefits.	Value of Funeral Dues payable to District.	Total.	Value of Contributions.	Value of Sums at Death payable by District.	District Funeral Fund.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1
£	£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
2,520	575	3,095	1,148	533	3	3,178	4,862	1,767	...	56 15	+31 11	9 0	24 9	33 9	1
5,965	1,139	7,104	2,751	1,342	6	522	4,621	...	2,483	4 14	−22 7	9 7	1 10	11 5	2
2,249	462	2,711	1,099	517	3	1,571	3,190	479	...	34 18	+10 13	10 0	14 4	24 4	3
5,145	1,160	6,305	3,108	993	7	1,169	5,277	...	1,028	10 7	− 9 2	11 9	4 5	16 2	4
1,867	410	2,277	1,158	442	2	897	2,499	222	...	22 9	+ 5 11	12 7	9 10	22 5	5
3,794	708	4,502	2,450	827	4	891	4,172	...	330	12 18	− 4 16	13 4	4 11	18 3	6
1,516	308	1,824	1,114	299	2	680	2,095	271	...	22 13	+ 9 1	14 7	9 0	23 7	7
3,363	698	4,061	2,601	682	4	558	3,845	...	216	8 4	− 3 4	15 5	3 4	18 9	8
1,164	226	1,390	838	242	1	151	1,232	...	158	6 17	− 7 4	14 7	2 8	17 3	9
1,343	462	1,805	1,300	265	3	501	2,069	264	...	11 3	+ 5 17	16 11	6 6	23 5	10
713	144	857	597	147	1	70	815	...	42	5 0	− 3 0	16 10	2 0	18 10	11
994	205	1,199	804	209	1	50	1,064	...	135	2 10	− 6 15	16 3	1 0	17 3	12
1,034	215	1,249	877	214	1	50	1,142	...	107	2 8	− 5 2	17 0	1 0	18 0	13
31,667	6,712	38,379	19,845	6,712	38	10,288	36,883	[3,003 ...	4,499] 1,496	15 15	− 2 6	12 7	6 6	19 1	
13,735	2,253	15,988	6,468	2,551	10	6,438	15,467	...	521	28 5	− 2 6	9 8	9 7	19 3	1
6,240	1,443	7,683	3,324	1,231	6	4,678	9,239	1,556	...	32 1	+10 13	10 4	14 6	24 10	2
5,074	820	5,894	2,500	835	4	1,137	4,476	...	1,418	13 14	−17 2	9 11	4 6	14 5	3
1,878	326	2,204	933	362	2	617	1,914	...	290	18 14	− 8 16	10 2	6 8	16 10	4
1,406	306	1,712	957	299	1	496	1,753	41	...	16 0	+ 1 6	13 7	7 0	20 7	5
2,115	465	2,580	1,394	458	2	616	2,470	...	110	13 2	− 2 7	13 2	5 10	19 0	6
3,733	801	4,534	2,607	650	4	906	4,167	...	367	11 4	− 4 11	13 5	4 8	18 1	7
973	188	1,161	736	200	1	269	1,206	45	...	14 3	+ 2 7	15 4	5 7	20 11	8
1,616	306	1,922	1,118	332	1	123	1,574	...	348	3 19	−11 5	14 1	1 7	15 8	9
683	138	821	506	141	1	69	717	...	104	4 19	− 7 9	14 11	2 0	16 11	10
1,523	307	1,830	1,154	294	1	186	1,635	...	195	6 0	− 6 6	15 0	2 5	17 5	11
38,976	7,353	46,329	21,697	7,353	33	15,535	44,618	[1,642 ...	3,353] 1,711	20 18	− 2 6	11 2	8 0	19 2	

been less than five years in existence, its experience is not abstracted.

TABULAR SUMMARY of the Districts of the

No.	—	—	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70. Mortality.	Sickness.	Secessions.	Rate of Interest. Realized during Quinquennium.	Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13
					s. d.	Yrs.	Yrs.	%	%	%	%	%
I.	Bairnsdale	31st December, 1895	287	174	36 8	...	34½	−47	+20	+347	5¼	...
II.	Ballarat	〃 1895	1,468	1,018	32 9	40½	41¾	−10	+20	+127	5¾	...
		〃 1890	1,465	907	32 0	...	40½	−32	+21	+ 72	5¼	...
III.	Bendigo	〃 1895	2,907	1,803	33 6	37	36½	=	+36	+111	5½	...
		〃 1890	2,416	1,341	32 3	...	37	+19	+34	+ 41	4½	...
IV.	Castlemaine	〃 1895	1,323	908	32 9	39¾	43¼	− 3	+38	+ 93	5	...
		〃 1890	1,782	1,089	32 3	...	39¾	−13	+29	+ 67	4¾	...
V.	Collingwood	〃 1895	1,108	803	32 6	39	42	− 6	+39	+158	5½	...
		〃 1890	1,255	718	31 11	...	39	−18	+ 2	+ 99	5½	...
VI.	Corio	〃 1895	378	269	32 9	42½	43¾	−24	+17	+ 70	5	...
		〃 1890	390	224	31 5	...	42½	−14	+ 1	+ 66	4½	...
VII.	Hamilton	〃 1895	353	245	35 3	33¾	37¾	−68	− 3	+173	5	...
		〃 1890	360	151	32 6	...	33¾	−46	−26	+135	3¼	...
VIII.	North Yarra	〃 1895	515	371	33 0	...	40½	−34	+28	+159	4½	...
IX.	Ovens and Murray ...	〃 1895	1,083	715	35 9	35½	36¾	−34	+ 2	+248	4¼	...
		〃 1890	833	382	33 8	...	35½	−27	− 4	+161	3½	...
X.	Port Fairy	〃 1895	283	168	34 0	39¼	40¾	−40	+76	+ 81	4¾	...
		〃 1890	265	113	32 0	...	39¼	+17	+52	+ 75	4½	...
XI.	Port Phillip	〃 1895	4,090	2,828	33 5	36	39¾	−20	+27	+225	4¾	...
		〃 1890	5,864	3,030	32 9	...	36	− 9	+ 1	+102	4	...
XII.	Sale	〃 1895	212	149	34 11	...	37½	−33	−28	+235	5	...
XIII.	St. Arnaud	〃 1895	373	258	36 1	...	36¼	−35	− 3	+160	5¾	...
XIV.	South Melbourne ...	〃 1895	1,289	952	32 11	37¾	40¾	− 4	+28	+235	4½	...
		〃 1890	1,457	887	32 4	...	37¾	−17	− 4	+120	5¼	...
XV.	Talbot	〃 1895	414	289	33 2	41¼	42¼	− 5	+46	+122	5	...
		〃 1890	413	282	31 9	...	41¼	+26	+61	+109	5	...
XVI.	Warrnambool	〃 1895	347	224	33 11	39¼	40	−46	+72	+129	4¾	...
		〃 1890	301	183	32 2	...	39¼	−33	+37	+112	3¾	...
XVII.	Wimmera	〃 1895	654	490	37 11	37¼	37¾	=	− 7	+286	5½	...
		〃 1890	538	281	37 0	...	37¼	−13	− 7	+179	¼	...
XVIII.	Yarra Yarra	〃 1895	744	533	34 4	33¾	37	−51	+15	+278	4½	...
	The whole Order ...	... ...	1890 18,172	9,993	32 7	...	37½	−11	+12	+ 97	4½	...
			1895 17,828	12,197	33 9	37½	39½	−16	+27	+185	5	...
	1895 Funds divided in ratio of 4 : 1, except columns 16 and 17	Sick Funds ⅘	...	...	27 0	...	...	...	...	...	...	...
		Funeral Funds ⅕	...	...	6 9	...	...	...	...	...	...	...

M.U.I.O.O.F. as at the 31st December, 1895.

Liabilities.			Assets.			Surplus (+) Deficiency (-).	Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.				Value of Contributions.	Capital.	Assets.	
14	15	16	17	18	19	20	21	22	23	24	25	1
£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
11,012	2,562	13,574	9,046	4,713	13,759	185	15 16	+ 0 13	13 4	6 11	20 3	I.
59,001	14,708	73,709	33,711	47,402	81,113	7,404	32 1	+ 5 1	9 3	12 11	22 2	II.
52,613	13,098	65,711	31,244	39,307	70,551	4,840	26 17	+ 3 6	9 6	12 0	21 6	
109,006	26,776	135,782	74,272	20,389	94,661	- 41,121	7 1	- 14 3	10 11	3 0	13 11	III.
88,294	22,430	110,724	55,875	17,060	72,935	- 37,789	7 1	- 15 13	10 1	3 1	13 2	
62,584	15,645	78,229	32,186	24,330	56,516	- 21,713	18 7	- 16 8	8 3	6 3	14 6	IV.
69,171	16,715	85,886	41,129	27,641	68,770	- 17,116	15 10	- 9 12	9 7	6 5	16 0	
44,901	11,155	56,056	24,699	33,823	58,522	2,466	30 10	+ 2 5	8 10	12 1	20 11	V.
40,638	10,153	50,791	26,339	29,836	56,175	5,384	23 15	+ 4 6	10 4	11 9	22 1	
16,386	4,253	20,639	8,874	12,279	21,153	514	32 3	+ 1 7	8 7	11 11	20 6	VI.
16,000	4,082	20,082	8,508	11,229	19,737	- 345	28 16	- 0 18	8 6	11 2	19 8	
13,661	3,273	16,934	10,112	10,019	20,131	3,197	28 7	+ 9 1	11 11	11 10	23 9	VII.
11,868	2,837	14,705	9,374	6,943	16,317	1,612	19 6	+ 4 10	12 9	9 5	22 2	
24,944	6,008	30,952	14,199	8,052	22,251	- 8,701	15 10	- 16 18	9 2	5 3	14 5	VIII.
44,448	11,152	55,600	33,309	17,427	50,736	- 4,864	15 16	- 4 10	12 0	6 3	18 3	IX.
29,032	7,320	36,352	21,504	11,525	33,029	- 3,323	13 17	- 4 0	11 10	6 4	18 2	
12,929	2,993	15,922	7,587	8,343	15,930	8	29 10	+ 0 1	9 6	10 6	20 0	X
9,816	2,498	12,314	5,878	7,913	13,791	1,477	29 17	+ 5 11	9 7	12 10	22 5	
169,989	41,462	211,451	105,501	104,921	210,422	- 1,029	25 12	- 0 5	10 0	9 11	19 11	XI.
183,564	47,325	230,889	134,679	101,164	235,843	4,954	17 5	+ 0 17	11 8	8 9	20 5	
8,061	2,108	10,169	6,114	4,589	10,703	534	21 6	+ 2 10	12 1	9 0	21 1	XII.
12,440	3,081	15,521	9,865	5,810	15,675	154	15 8	+ 0 8	12 9	7 6	20 3	XIII.
55,337	14,151	69,488	32,510	30,485	62,995	- 6,493	23 13	- 5 1	9 4	8 10	18 2	XIV.
46,479	11,623	58,102	31,938	26,511	58,449	347	18 4	+ 0 5	11 0	9 2	20 2	
19,729	4,722	24,451	10,382	2,328	12,710	- 11,741	5 9	- 28 7	8 6	1 11	10 5	XV.
16,021	4,209	20,230	8,732	3,336	12,068	- 8,162	8 2	- 19 15	8 8	3 4	12 0	
17,167	3,952	21,119	9,904	5,202	15,106	- 6,013	15 0	- 17 7	9 5	4 11	14 4	XVI.
12,136	2,950	15,086	7,307	4,340	11,647	- 3,439	14 8	- 11 9	9 8	5 9	15 5	
24,955	6,712	31,667	19,845	10,326	30,171	- 1,496	15 15	- 2 6	12 7	6 6	19 1	XVII.
19,572	5,062	24,634	15,424	6,311	21,735	- 2,899	11 15	- 5 8	12 6	5 2	17 8	
31,623	7,353	38,976	21,697	15,568	37,265	- 1,711	20 18	- 2 6	11 2	8 0	19 2	XVIII.
622,804	157,277	780,081	420,444	304,174	724,618	- 55,463	16 15	- 3 1	10 10	7 9	18 7	
738,173	182,066	920,239	463,813	366,006	829,819	- 90,420	20 11	- 5 1	10 1	8 0	18 1	
738,173	...	738,173	371,050	292,805	663,855	- 72,336	16 9	- 4 1	10 1	7 11	18 0	
...	182,066	182,066	92,763	73,201	165,964	- 18,084	4 2	- 1 0	10 2	8 1	18 3	

THE FOURTH VALUATION OF COURT ARARAT, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of Court Ararat, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	*s. d.*	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						663		
During second six months' sickness, at 10s. per week						80		
After second six months' sickness, at 5s. per week	33	42·11	25 6	472	..		1,236	
Permanent allowances after the 70th year of £6 per annum, taken as equivalent to future sick claims						112		
Sums payable at death of—						396		
Members, at £20								
Wives, at £10	32	14·03	8 6	157	..	266	457	
Widows, at £10	2	·60	6 0	6	..	104		
						12	12	
Total	67	56·74	34 0	635	..	1,633	1,705	1,070

1. Established in the year 1862.

2. Situated in Ararat.

3. Tabular Summary of the preceding Valuation as at the 31st December, 1890; and of the present Valuation as at the 31st December, 1895.

Valuation Date: as at the—	Number of—		Average Annual Contribution per Member.	Members.					Experience during preceding Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866–70.			Rate of Interest.						
				Average Age.			Secessions.					Obtained on Total Funds during preceding Quinquennium.						Assumed in the Valuation.
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Average Duration of Membership.	Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	
			s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1890 ...	43	38	33 0	46	49½	...	...	...	− 25	− 26	+ 199	6	6½	6	6½	6⅜	6¼	5
31st December, 1895 ...	33	32	34 0	49¾	53⅝	...	...	...	− 14	− 6	+ 395	6	3¼	6	5¼	6⅜	5½	4

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated:—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

8. The surplus shown I believe to be due to the magnitude of the capital relatively to the membership, which has been steadily falling away since the first valuation in 1880, and to the liabilities.

9. In May, 1882, the Court adopted an improved graduated scale of contributions in respect to new members and increased the contributions of the then members by 1½d. a week; after providing however for the payment of 8s. 6d. per member per annum to the Funeral Fund, instead of a fixed proportion as it ought to be to the Incidental Fund, was assigned the fixed proportion of ⅗ of the remainder, instead of a fixed sum, ⅖ of such remainder going to the Sick Fund. I have repeatedly pointed out that to increase the contributions payable for medical aid and management purposes according to the increase in a member's initiation age is to act contrary to sound principles; it is besides a system which is unfair to the older candidates, the contract with the doctor and chemist being made with the Court as a whole at so much per member quite irrespective of individual age.

Liabilities.			Assets.						Capital per Member.	Surplus (+), Deficiency (-), per Member.	Ratio to Liabilities per £ of the—		
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.		Capital.	Total.	Surplus.	Deficiency.			Value of Contributions.	Capital.	Assets.
			Sick Fund.	Funeral Fund.									
£	£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
1,377	483	1,860	582	208	1,197	1,987	127	...	27 17	+ 2 19	8 6	12 11	21 5
1,236	469	1,705	472	163	1,447	2,082	377	...	43 17	+11 8	7 5	17 0	24 5

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 17th August, 1897.

THE FOURTH VALUATION OF COURT UNITY, A.O.F.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of Court Unity, A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	*s. d.*	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						1,528		
During second six months' sickness, at 10s. per week						211		
During third six months' sickness, at 10s. per week						139		
After third six months' sickness, at 5s. per week	120	..	..	..	..	237	5,324	
Permanent allowances after the 70th year of £6 8s. per annum, taken as equivalent to future sick claims						2,946		
Sums payable at death of—								
Members, at £20						1,444	1,707	
Wives, at £10	91	..	..	..	..	319		
Total	211	231·25	38 6	2,062	..	6,824	7,031	4,969

1. Established in the year 1863.
2. Situated in Ballarat.
3. Tabular Summary of the preceding Valuation as at the 31st December, 1891; and of the present Valuation as at the 31st December, 1896.

Valuation Date: as at the—	Number of—		Average Annual Contribution per Member.	Members.					Experience during preceding Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.			Rate of Interest.						
				Average Age.			Secessions.					Obtained on Total Funds during preceding Quinquennium.						Assumed in the Valuation.
	Members.	Wives.		Beginning of Quinquennium.	End of Quinquennium.	Average Duration of Membership.	Average Age.	Average Duration of Membership.	Mortality.	Sickness.	Secessions.	1st Year.	2nd Year.	3rd Year.	4th Year.		Average.	
			s. d.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1891 ...	166	135	38 4	53	55	...	...	...	+36	+46	+124	7	7	6¾	6½	6¾	6¾	5
31st December, 1896 ...	120	91	38 6	55	59½	...	...	...	−16	+31	+ 72	6¾	6¾	6½	6¼	6½	6½	4½

THE FOURTH VALUATION OF THE G.U.O.F.G.

Letter from the Actuary for Friendly Societies to the Grand Secretary, forwarding Results of his Valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 9th October, 1897.

SIR,

I have the honour to forward herewith my Report on the financial condition of the Grand United Order of Free Gardeners Friendly Society, together with an abstract of the results of the valuation as at the 31st December, 1896, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. In the letter forwarding the 1891 Valuation Report, the Government Statist, H. H. Hayter, Esq., thus expressed himself:—"I regret that in consequence of the failure to make a greater increase in the contributions of the then existing members, and to adopt in respect to future members an adequate graduated scale of contributions as recommended by me when forwarding the Actuary's Second Valuation Report, very little improvement has been made in the financial condition of the Society during the third quinquennial period."

3. Disregard of the advice tendered has brought about the present adverse position, the "very little improvement" of 1891 having turned into the decided retrogression of 1896. Due reflection should have convinced the management that they could not continue to pay *all* the present members 20s., 13s., and 7s. 6d. a week in sickness as per scale, with £20 and £10 interment money, out of no more than 7d. a week (with the trifling after-36 entrance fee) receivable from every member initiated between 16 and 40 years of age.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

J. Kirkland, Esq., G.S., G.U.O.F.G.,
Horticultural Hall, Melbourne.

4. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

5. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

6. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 8s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

7. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

8. The surplus shown I believe to be due to the magnitude of the capital relatively both to the existing members and to their prospective sick and funeral claims ; such claims having been however considerably reduced by the retirement of many of the younger men, increasing as a consequence the average age of the membership from 55 to 59½ years during the preceding quinquennium ; the high rate of sickness having, on the other hand, gone down from 46 weeks above the expectation to an excess of 31 weeks.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—		
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
7,074	2,254	9,328	3,154	5,720	8,874	...	454	34 9	−2 15	6 9	12 3	19 0
5,324	1,707	7,031	2,062	5,968	8,030	999	...	49 15	+8 7	5 10	17 0	22 10

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 18th August, 1897.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the G.U.O.F.G.

Nature of Benefits.	Number of Benefits.	Average Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table	As Adjusted.	As derived from the Table.	As Adjusted.	
		£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						26,436		
During second six months' sickness, at 13s. per week						3,351		
After second six months' sickness at 7s. 6d. per week	1,106	1,354·28	24 6	23,309	..	4,918	44,292	
Permanent allowances after the 70th year of £7 4s. per annum, taken as equivalent to future sick claims						9,699		
Sums payable at death of—						10,529		
Members, at £20	..	331·80	6 0	5,714	..	2,647	13,123	
Wives, at £10	901							
Total	2,007	1,686·08	30 6	29,023	..	57,580	57,415	28,392

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £7 4s. per annum for life when 70 years of age has been set down to the account of each member in lieu of the pay then claimable in case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to the inadequacy of the sick and funeral contributions to provide those benefits, and to the failure, during the past operations of the Society, to accumulate year by year a reserve fund commensurate with the membership and liabilities.

6. In order to improve the financial position of the Order, I repeat the recommendation I made in 1891, that there be adopted "an adequate graduated scale of contributions increasing with the age in respect to members hereafter admitted, and that there be an addition of 1d. a week to the payments of existing members," one-fourth the Sick and Funeral Fund contributions of both sets of members to be assigned quarterly to the fund.

7. At the valuation of 1886 the expenditure incurred for funeral donations was discharged by the Grand Lodge, the funds therefor being obtained from the Lodges on the equal-assessment plan, levies being made thereon according to their number of members, quite irrespective of age ; when the valuation of 1881 was made the expenditure for sick pay was defrayed in a similar manner, the Lodges being then united in a Sick and Funeral Union, the payments of all members being 6d. a week ; but in 1885 the law was repealed which provided for spreading the sick pay outgo over the entire membership, and 1d. a week was added to members' payments ; during 1891 a rule was adopted appropriating to the Grand Lodge Funeral Fund the fixed sum of 1s. 6d. a quarter per member, and the valuation had to be made in accordance with such change of practice, the Funeral Fund income and outgo being dealt with in the Grand Lodge treated as a single Branch comprising the entire membership. The present valuation has, it will be seen, been made in the same way.

8. In order to show how the Lodges stand comparatively, the subjoined "Table of Relative Position" has been added.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 9th October, 1897.

Extracts from the Report of the Actuary on each Lodge.

Victorian.—The retrogression of the assets compared with 1891 is due to the material reduction in the rate of interest received during the quinquennium, and consequently in that assumed as receivable in future. During 1894, from the interest received, the sum of £63 6s. 5d. was expended on properties in the hands of trustees, leaving the effective interest at £14 8s. 2d., equal to $\frac{3}{4}$ per cent.

Ivy.—The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits, with deficient returns from investments ; while the improvement arises from the decrease of membership. The low interest rate is due to £100 being invested in a Hall, wherefrom no return was received.

Olive Branch.—The retrogression in the assets is due to the addition in the number of members and their average age, and to the considerable increase in the sickness experience and consequently in the future estimate.

Hotham.—In 1896 the sum of £17 1s. for repairs to property, &c., was deducted from the interest received, making the rate that year no more than $\frac{1}{4}$ per cent.

Emerald.—The retrogression of the assets is due to the advance in the number and age of the members, the high and increasing sickness experience, and the considerable reduction in the rate of interest. The sum of £165 of the accumulated funds was during the quinquennium invested in the Land Credit Bank now in liquidation and is probably lost to the funds, the greater part, if not the whole thereof.

City of Collingwood.—The retrogression of the assets is due to the retirement of many of the younger members, raising thereby considerably the average age of those remaining, and to change of favorable sickness experience to unfavorable, affecting adversely the future estimate.

Belgravia.—The retrogression of the assets is due to the decrease in the capital, accompanied by increase in members as also in their average age and consequent liability, and to the very great increase in the sickness experience.

Wellington.—In 1892 the sum of £100 was stated to be invested in Bank at 4½ per cent., but the accruing interest was not credited.

Northcote.—The retrogression in the assets is mainly due to the very great increase in sickness experience.

Brunswick.—In 1893 the trustees permitted over £100 to remain uninvested.

Extracts from the Report of the Actuary on the Total of Lodge Sick Funds and the Grand Lodge Funeral Fund.

Total Lodge Sick Funds.—The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits. The retrogression in the assets is owing to the increase in the average age and annual sickness experience with corresponding increase in prospective liabilities, to the material reduction in the mean annual rate of interest, and as a consequence in that assumed in the valuation of the future claims of the several Branches.

Grand Lodge Funeral Fund.—The deficiency shown I believe to be due to the inadequacy of the contributions to provide the benefits and to the insufficiency of the returns obtained from investments.

TABLE showing the Relative Position of the Lodges of the Grand United Order of Free Gardeners as at the 31st December, 1896, in respect of Rate of Interest, Average Age, Sickness Experience, Capital per Member, and Ratio of Contributions, Capital, and Assets to Liabilities in the £.

Relative Position.	Lodge.	1. Rate of Interest per Annum Realized.	Lodge.	2. Average Age.	Lodge.	3. Sickness—Actual Rate—the Expected Rate being taken as 100.	Lodge.	4. Capital per Member.	Lodge.	5. Ratio of Value of Contributions to Liabilities per £.	Lodge.	6. Ratio of Capital to Liabilities per £.	Lodge.	7. Ratio of Assets to Liabilities per £.	Relative Position.
		%		years.		weeks.		£ s.		s. d.		s. d.		s. d.	
1	Royal Charter ...	5¼	Rose	29½	Hotham	28	Victorian ...	67 11	Rose	13 2	Victorian ...	32 10	Victorian ...	41 8	1
2	Gordon	4¾	Stanley	29¾	Victorian ...	51	Ivy	23 8	Stanley	12 10	Hotham	11 8	Hotham	22 3	2
3	Olive Branch ...	4½	Gordon	31½	Southern Cross ...	56	Hotham	22 16	Gordon	12 3	Ivy	10 10	Ballarat	20 11	3
4	Ballarat	4½	Eden	32¼	Ballarat	69	Ballarat	18 17	Eden	12 3	Ballarat	10 0	Southern Cross ...	20 2	4
5	Fitzroy	4¼	Garnet	33½	Union	73	Olive Branch ...	16 11	Garnet	11 11	Southern Cross ...	9 1	Ivy	19 6	5
6	Southern Cross ...	4	Northcote ...	33¾	Prince of Wales ...	75	Southern Cross ...	16 1	Fern	11 8	Olive Branch ...	8 4	Olive Branch ...	18 2	6
7	Fern	3¾	Fern	33¾	South Park ...	88	Wellington ...	13 11	Excelsior ...	11 8	Wellington ...	6 7	Wellington ...	17 1	7
8	Victorian ...	3½	Excelsior ...	33¾	Brunswick ...	97	Star of Richmond...	11 6	Union	11 5	Star of Richmond...	5 1	Fern	15 3	8
9	Star of Richmond...	3½	Argyle	34½	Gordon	101	Emerald	10 10	Argyle	11 3	Emerald	4 11	Union	15 2	9
10	Belgravia ...	3½	Brunswick ...	35½	City of Collingwood	105	Prince of Wales ...	8 19	South Park ...	11 3	Prince of Wales ...	4 5	Emerald	14 9	10
11	Argyle	3½	South Park ...	35¾	Argyle	105	Fitzroy	8 2	Brunswick ...	11 2	Royal Charter ...	4 0	Royal Charter ...	14 9	11
12	Northcote ...	3¼	Royal Charter ...	36¼	Fitzroy	109	Union	7 4	Southern Cross ...	11 1	Fitzroy	3 9	Prince of Wales ...	14 8	12
13	Hotham	3	Wellington ...	36¾	Emerald	109	Royal Charter ...	7 1	Ballarat	10 11	Union	3 9	Brunswick ...	14 2	13
14	Emerald	3	Union	36¾	Olive Branch ...	113	Fern	6 19	Royal Charter ...	10 9	Fern	3 7	Star of Richmond...	13 10	14
15	City of Collingwood	2¾	Belgravia ...	38	Royal Charter ...	132	City of Collingwood	6 14	Hotham	10 7	City of Collingwood	3 1	Argyle	13 10	15
16	Prince of Wales ...	2½	Emerald	38½	Northcote ...	171	Brunswick ...	6 1	Northcote ...	10 7	Brunswick ...	3 0	Stanley	13 6	16
17	Union	2½	Olive Branch ...	38¾	Belgravia ...	183	Argyle	5 3	Wellington ...	10 6	Argyle	2 7	Rose	13 6	17
18	Brunswick ...	2½	Southern Cross ...	39¼	... ...	...	Northcote ...	3 6	Prince of Wales ...	10 3	Northcote ...	1 6	Eden	13 6	18
19	Ivy	2	Prince of Wales ...	39½	... ...		South Park ...	2 15	Olive Branch ...	9 10	South Park ...	1 4	Fitzroy	13 2	19
20	Wellington ...	2	Fitzroy	39¾	... ...		Belgravia ...	2 13	Emerald	9 10	Eden	1 3	Gordon	13 1	20
21	South Park ...	1¼	City of Collingwood	39¾	... ...		Eden	2 7	City of Collingwood	9 6	Belgravia ...	1 1	Garnet	12 9	21
22	Excelsior ...	0	Ballarat	41¼	... ...		Garnet	1 12	Fitzroy	9 5	Gordon	0 10	City of Collingwood	12 7	22
23	Garnet	0	Star of Richmond	42½	... ...		Gordon	1 11	Belgravia ...	8 11	Garnet	0 10	South Park ...	12 7	23
24	Stanley	0	Hotham	43¾	... ...		Stanley	1 3	Victorian ...	8 10	Stanley	0 8	Northcote ...	12 1	24
25	Rose	0	Ivy	44¼	... ...		Excelsior ...	0 13	Star of Richmond...	8 9	Excelsior ...	0 4	Excelsior ...	12 0	25
26	Eden	0	Victorian ...	45¼	... ...		Rose	0 13	Ivy	8 8	Rose	0 4	Belgravia ...	10 0	26

TABULAR SUMMARY of the Valuation of the Grand United

No.	Branch.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.* Mortality.	Sickness.	Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Victorian	Melbourne	1864	36	22	24 4	45¾	45¼	+28	−49	+670	3½	3
2	Ivy	Bacchus Marsh	1866	12	11	24 4	39½	44½	...	...	...	2	3
3	Olive Branch	South Yarra	1869	66	46	24 4	36½	38¾	+23	+13	+250	4½	3½
4	Fitzroy	Fitzroy	1869	74	60	24 4	37½	39¾	+ 4	+ 9	+558	4¼	3
5	Southern Cross	Prahran	1872	64	48	24 4	35¾	39¼	+31	−44	+327	4	3½
6	Hotham	North Melbourne	1875	51	42	26 6	39½	43¾	+14	−72	+603	3	3
7	Emerald	South Mebourne	1875	77	66	24 4	36¾	38½	+ 4	+ 9	+394	3	3
8	City of Collingwood	Collingwood	1876	39	32	24 4	33½	39¾	−33	+ 5	+560	2¾	3
9	Star of Richmond	Richmond	1876	28	24	24 4	37¼	42⅓	...	...	...	3½	3
10	Royal Charter	North Port Melbourne	1877	118	92	24 4	33½	36¼	+35	+32	+434	5¼	4
11	Prince of Wales	Williamstown	1879	53	50	24 4	35	39½	−56	25	+537	2½	3
12	Ballarat	Ballarat	1881	35	35	26 6	39¼	41¼	+76	−31	+381	4½	3½
13	Belgravia	Footscray	1885	50	39	24 4	36¾	38	+42	+83	+344	3½	3
14	Argyle	St. Kilda	1885	31	30	24 4	34½	34½	0	+ 5	+876	3½	3
15	Wellington	Clifton Hill	1886	21	16	24 4	31¼	36¾	...	...	...	2	3
16	South Park	Albert Park	1886	34	32	24 4	32½	35¾	0	−12	+738	1¼	3
17	Gordon	Yarraville	1886	90	69	24 4	31¼	31½	−61	+ 1	+537	4¾	3
18	Union	Ascot Vale	1889	39	36	24 4	32	36¾	−23	−27	+457	2½	3
19	Northcote	Northcote	1889	40	33	24 4	30½	33¾	−10	+71	+773	3¼	3
20	Fern	North Brighton	1889	22	17	24 4	32½	33¾	...	...	...	3¾	3
21	Brunswick	Brunswick	1890	55	46	24 4	30½	35½	−47	− 3	+955	2½	3
22	Excelsior	Korumburra	1894	21	16	24 4	...	33¾	...	...	...	0	3
23	Garnet	Auburn	1896	22	18	24 4	...	33½	...	...	...	0	3
24	Stanley	Windsor	1896	14	10	24 4	...	29¾	...	...	...	0	3
25	Rose	Geelong West	1896	11	8	24 4	...	29½	...	...	...	0	3
26	Eden	Outtrim	1896	3	3	24 4	...	32¼	...	...	...	0	3
	Total Lodge Sick Funds			1,106	901	24 6	35¼	37½	− 2	− 4	+542	3½	...
	Grand Lodge Funeral Fund			1,106	901	6 0	35¼	37½	− 2	− 4	+542	2½	...
	The whole Society, Valuation 31st December, 1896			1,106	901	30 6	35¼	37½	− 2	− 4	+542	3½	...
	The whole Society, Valuation 31st December, 1891			1,222	794	30 7	36¾	35¼	− 6	−17	+427	...	...

* When a Lodge possesses fewer than 30 members, or when it has been

THE FOURTH VALUATION OF THE O. AND M. DISTRICT A.O.F.

Letter from the Actuary for Friendly Societies to the District Secretary, forwarding Results of his Valuation

Office of the Actuary for Friendly Societies,
Melbourne, 14th October, 1897.

SIR,

I have the honour to forward herewith my Report on the condition of the Ovens and Murray District, A.O.F., Friendly Society, together with an abstract of the results of my Valuation as at the 31st December, 1896, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. The periodic contributions of members are still, notwithstanding that the absurdity and the unfairness to the older entrants of the system has often been brought under your notice (see enclosed Extracts), divided between the Sick and Funeral Funds and the Medical and Management Funds in the manner following :—

Age at Entry.	Annual Contributions.	To Sick and Funeral Funds.	To Medical and Management Funds.
	s. d.	s. d.	s. d.
18–25	56 0	26 0	30 0
25–30	62 6	26 0	36 6
30–35	69 0	26 0	43 0
35–38	75 6	32 6	43 0
38–40	82 0	39 0	43 0

Order of Free Gardeners as at the 31st December, 1896.

Liabilities.			Assets.			Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums Payable at Death.	Total.	Value of Contributions.	Capital.	Total.					Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
1,483	...	...	659	2,432	3,091	1,608	...	67 11	+44 13	8 10	32 10	41 8	1
521	...	...	226	281	507	...	14	23 8	− 1 3	8 8	10 10	19 6	2
2,621	...	...	1,288	1,092	2,380	...	241	16 11	− 3 13	9 10	8 4	18 2	3
3,222	...	...	1,525	598	2,123	...	1,099	8 2	−14 17	9 5	3 9	13 2	4
2,254	...	...	1,245	1,027	2,272	18	...	16 1	+ 0 6	11 1	9 1	20 2	5
2,000	...	...	1,061	1,162	2,223	223	...	22 16	+ 4 7	10 7	11 8	22 3	6
3,303	...	...	1,622	807	2,429	...	874	10 10	−11 7	9 10	4 11	14 9	7
1,692	...	...	806	261	1,067	...	625	6 14	−16 1	9 6	3 1	12 7	8
1,253	...	...	550	317	867	...	386	11 6	−13 16	8 9	5 1	13 10	9
4,188	...	...	2,258	831	3,089	...	1,099	7 1	− 9 6	10 9	4 0	14 9	10
2,151	...	...	1,104	475	1,579	...	572	8 19	−10 16	10 3	4 5	14 8	11
1,320	...	...	724	659	1,383	63	...	18 17	+ 1 16	10 11	10 0	20 11	12
2,386	...	...	1,066	132	1,198	...	1,188	2 13	−23 15	8 11	1 1	10 0	13
1,242	...	...	697	160	857	...	385	5 3	−12 8	11 3	2 7	13 10	14
866	...	...	455	285	740	...	126	13 11	− 6 0	10 6	6 7	17 1	15
1,338	...	...	752	93	845	...	493	2 15	−14 10	11 3	1 4	12 7	16
3,453	...	...	2,118	139	2,257	...	1,196	1 11	−13 6	12 3	0 10	13 1	17
1,498	...	...	858	281	1,139	...	359	7 4	− 9 4	11 5	3 9	15 2	18
1,736	...	...	917	132	1,049	...	687	3 6	−17 4	10 7	1 6	12 1	19
859	...	...	501	153	654	...	205	6 19	− 9 6	11 8	3 7	15 3	20
2,197	...	...	1,222	332	1,554	...	643	6 1	−11 14	11 2	3 0	14 2	21
822	...	...	479	14	493	...	329	0 13	−15 13	11 8	0 4	12 0	22
850	...	...	507	35	542	...	308	1 12	−14 0	11 11	0 10	12 9	23
520	...	...	334	16	350	...	170	1 3	−12 3	12 10	0 8	13 6	24
403	...	...	265	7	272	...	131	0 13	−11 18	13 2	0 4	13 6	25
114	...	...	70	7	77	...	37	2 7	−12 7	12 3	1 3	13 6	26
						[1,912	11,167]						
44,292	...	...	23,309	11,728	35,037	...	9,255	10 12	− 8 7	10 6	5 4	15 10	
...	13,123	...	5,714	723	6,437	...	6,686	0 13	− 6 1	8 9	1 1	9 10	
44,292	13,123	57,415	29,023	12,451	41,474	...	15,941	11 5	−14 8	10 1	4 4	14 5	1896
39,339	10,534	49,873	29,216	9,644	38,860	...	11,013	7 18	− 9 0	11 9	3 10	15 7	1891

less than five years in existence, its experience is not abstracted.

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3. Contributions are made to increase by successive steps from entry age 18 to 40, for the very good reason that the older a man is when initiated the greater is the liability he brings on the *Sick and Funeral Funds;* but in respect to the Medical benefit it is not so, the doctors and chemists make no distinction between the members, but agree to serve them all at the same rate ; charging therefore a member who joins at 39 *thirteen shillings a year more* than an entrant at 24, for *identically the same benefits*, is practically to commit a gross fraud on the older member during the whole continuance of his membership.

I have, &c.,

EVAN F. OWEN,
Actuary for Friendly Societies.

Geo. Farley, Esq.,
D. S., O. and M. Dt. A.O.F.,
Spring Creek, Beechworth.

Extracts from my Valuation Report on the Ovens and Murray District A.O.F.—14th October, 1897.

15. When I sent to the Society, in May, 1887, as requested, a Table of Contributions which I considered adequate to provide the benefits, I took occasion to recommend that the rules dealing with members' payments should be amended and simplified in the way I proceeded to explain. As it is probable that this Report will be more generally circulated amongst the members than was the communication referred to, I think it will be an advantage to repeat such recommendations here. What I then wrote is as follows :—

"1. Assuming that you will avail yourselves of the present opportunity to remodel and consolidate your laws dealing with members' contributions, I submit for your consideration the two suggestions following :—

"2. If the scale of contributions sent herewith is made to apply to all members, present and future, the most equitable course, and that adopted by one society, the Melbourne Grand Division, O.S.T. (see *Eighth Annual Report*, 1885, page xvi, paragraph 33) ; Laws Nos. 80, 80A, 82, 126,

and 126A might be omitted, and this law substituted in lieu thereof—No. 80. The following shall be the rate of contributions payable by all members, whether initiated prior or subsequent to the registration of these Amended Laws, and the proportion to be placed to the credit of the several funds :—

Age at Entry.	Contributions per Lunar Month appropriated to the—				
	Sick Fund.	Funeral Fund.	Sick and Funeral Fund.	Medical and Management Fund.	Total.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
16–19	1 7	0 5	2 0	2 4	4 4
19–23	1 9	0 7	2 4	2 4	4 8
23–27	2 0	0 8	2 8	2 4	5 0
27–30	2 3	0 9	3 0	2 4	5 4
30–33	2 6	0 10	3 4	2 4	5 8
33–36	2 9	0 11	3 8	2 4	6 0
36–38	3 0	1 0	4 0	2 4	6 4
38–40	3 3	1 1	4 4	2 4	6 8

"3. You will, of course, replace 2s. 4d. per month entered above in the Medical and Management Fund column for the sake of completing the table, if not acceptable, by whatever sum you may consider necessary to defray Medical and Management expenses, to be supplemented by a levy when required.

"4. The monthly contributions assigned to the several funds under the existing Laws appear to be as follow :—

Age at Entry.	Contributions per Lunar Month appropriated to the—				
	Sick Fund.	Funeral Fund.	Sick and Funeral Fund.	Medical and Management Fund.	Total.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
18–25	1 $6\frac{6}{13}$	0 $5\frac{7}{13}$	2 0	2 $3\frac{9}{13}$	4 $3\frac{9}{13}$
25–30	1 $6\frac{6}{13}$	0 $5\frac{7}{13}$	2 0	2 $9\frac{9}{13}$	4 $9\frac{9}{13}$
30–35	1 $6\frac{6}{13}$	0 $5\frac{7}{13}$	2 0	3 $3\frac{9}{13}$	5 $3\frac{9}{13}$
35–38	2 $0\frac{6}{13}$	0 $5\frac{7}{13}$	2 6	3 $3\frac{9}{13}$	5 $9\frac{9}{13}$
38–40	2 $6\frac{6}{13}$	0 $5\frac{7}{13}$	3 0	3 $3\frac{9}{13}$	6 $3\frac{9}{13}$

"5. If these rates were re-apportioned between the funds in the following manner a great improvement would be effected in both the Sick Fund and the Funeral Fund, without actually increasing members' present contributions :—

Age at Entry.	Contributions per Lunar Month appropriated to the—				
	Sick Fund.	Funeral Fund.	Sick and Funeral Fund.	Medical and Management Fund.	Total.
	s. *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*	*s.* *d.*
18–25	1 7	0 5	2 0	2 4	4 4
25–30	1 11	0 7	2 6	2 4	4 10
30–35	2 3	0 9	3 0	2 4	5 4
35–38	2 8	0 10	3 6	2 4	5 10
38–40	3 0	1 0	4 0	2 4	6 4

"6. Should you see fit to send me a copy of your proposed Revised Laws *before they are finally dealt with* by the Society, I might be able to suggest amendments therein."—(20th May, 1887.)

16. I may point out that there would be some gain in simplicity and facility of division if, when adopting the recommendations contained in paragraphs 2 and 5 of the above letter, columns (2) and (3) of the tables were omitted, and column (4) were made to read thus :—Sick and Funeral Fund, whereof one-fourth is to be paid to the District Funeral Fund ; or the statement that one-fourth of the sick and funeral contributions is to be appropriated to the District Funeral Fund may be added at the end of the tables.—*Eleventh Annual Report*, 1888, *pp.* 9, 10.

"6. I have again to express my regret that the table of adequate graduated contributions obtained from me in 1887 has not been adopted by the Management. In my 1886 Valuation Report I dealt at length with the contributions of the Society, and the erroneous method of division thereof between the Sick and Funeral Fund and the Incidental Fund in force ; refer more particularly to paragraphs 15 to 18 of my 1886 Valuation Report in your possession. This is also contained in the Appendix to the *Eleventh Report on Friendly Societies* of the Government Statist, 1888 (sent herewith), pp. 9 and 10.

"7. The defective division of the contributions may be cured by the adoption of the following alteration of the 1891 Amended Laws. Let Law No. 126 be amended so as to read thus :—'Law No. 126. To the Incidental Fund all fines, 12*s.* 6*d.* of the proposition and initiation fees, with 6*d.*

per week of the contributions, and the whole of the entrance fees and contributions of honorary members, together with 1s. each per quarter, for the purpose of paying the surgeon's fees and other expenses of management. To the General Fund *the remainder* of the proposition and initiation fees *and* of the *weekly* contributions of every member, except honorary members, for the purpose of paying the Sick Allowance and District Funeral levy ; all interest arising from the accumulated stock of this fund shall be added from time to time, and shall be used for no other purpose. Separate and distinct account—[and so on down to]—once a year.' It will be noticed that the first and second sentences of Law No. 126 have been transposed without altering the phraseology, and that my amendments are in *italics*. The effect intended is to have a fixed sum out of the contributions appropriated to the Incidental Fund, and to the Sick and Funeral Fund a sum increasing, according to the scale in force, with the entry ages of new members."—*Sixteenth Annual Report*, 1893, p. 21.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Fourth Valuation of the Ovens and Murray District A.O.F.

Nature of Benefits.	Number of Benefits.	Annual Contributions applicable to Sick and Funeral Benefits.		Value of Contributions.		Value of Sick and Funeral Benefits.		Net Liability.
		Total.	Average per Member.	As derived from the Table.	As Adjusted.	As derived from the Table.	As Adjusted.	
	£	£	s. d.	£	£	£	£	£
Sick allowances payable until the 70th year—								
During first six months' sickness, at 20s. per week						7,942		
During second six months' sickness, at 10s. per week						799		
After second six months' sickness, at 5s. per week	329	339·14	20 7	5,725	..	1,023	12,487	
Permanent allowances after the 70th year of £6 per annum ; taken as equivalent to future sick claims						2,641		
Sums payable at death of members, at £20 ..								
Wives, at £10	195	98·70	6 0	1,578	..	2,960	3,210	
Second wives, at £10	4	·80	4 0			591		
Members in Court in New South Wales, at £20	70	21·00	6 0	285	..	741	923	
Wives in Court in New South Wales, at £10	57					182		
Probable future registered wives ..	..	..	..	..	..	..	50	
Total	655	459·64	26 7	7,588	..	16,879	16,670	9,082

1. I have taken Ratcliffe's Experience of the Manchester Unity Independent Order of Odd Fellows in England, 1866–70, as the basis of the Valuation Tables employed.

2. The results obtained, in the first instance, from the Valuation Tables have been modified so as to approximate as closely as was considered expedient to the quantities which would have been brought out had such tables been originally based on the quinquennial experience of the members of the Branch.

3. The value of the liabilities, on account of the probable sickness after 70 years of age, has been thus estimated :—The sum equivalent at the date of the valuation to an allowance of £6 per annum for life when 70 years of age has been set down to the account of each member, in lieu of the pay then claimable in the case of sickness.

4. The values of the prospective income and outgo, on account of members owing more than fourteen weeks' contributions, have been excluded from the valuation.

5. The deficiency shown I believe to be due to the inadequacy of the contributions, and to the unfavorable sickness experience.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 14th October, 1897.

Extracts from the Report of the Actuary on each Court.

1. Robin Hood.—The deficiency shown I believe to be due to inadequacy of contributions, relative deficiency of capital and high and increasing sickness experience.

2. Stanley.—The surplus shown I believe to be mainly due to very favorable sickness experience, with reduction in average age and in consequent liability.

3. Little John.—The deficiency shown I believe to be due to inadequacy of contributions and reduction in interest.

4. Greenwood.—The deficiency shown I believe to be due to inadequacy of contributions.

5. Victor.—The deficiency shown I believe to be due to inadequacy of contributions.

6. Pride of Chiltern.—The deficiency shown I believe to be due to inadequacy of contributions.

Extract from the Report of the Actuary on the Total Court Sick Funds.

The deficiency shown I believe to be due to the inadequacy of members' payments to provide the sickness benefits, due to a great extent to the unjust and unbusinesslike method of dividing the contributions, and to the great increase (37 per cent.) in the number of weeks' sickness annually experienced on the average.

TABULAR SUMMARY of the Valuation of the Ovens and Murray

No.	Branch.	Where situated.	When established.	Number of— Members.	Number of— Wives.	Average Annual Contribution per Member.	Average Age. Beginning of Quinquennium.	Average Age. End of Quinquennium.	Experience during Quinquennium greater (+) or less (−) than, or equal to (=), that of the M.U. England, 1866-70.* Mortality.	Sickness.	Secessions.	Rate of Interest. Realized during Quinquennium.	Rate of Interest. Assumed in the Valuation.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
						s. d.	Yrs.	Yrs.	%	%	%	%	%
1	Robin Hood	Beechworth ...	1864	143	92	20 5	39	38¾	−44	+44	+ 67	4¾	3½
2	Stanley	Stanley	1865	39	16	20 10	41¾	37	0	−68	− 76	3¼	3
3	Little John	Bright	1865	68	42	20 11	44½	41¾	−51	−11	+165	4	3
4	Greenwood	Yackandandah ...	1865	30	21	20 6	39¼	38¾	− 5	−31	+ 14	4	3
5	Victor	Yarrawonga ...	1881	26	13	21 6	34¼	35	...	...	...	3¾	3
6	Pride of Chiltern ...	Chiltern	1896	19	7	20 0	...	25¾	...	...	...	0	3
7	District Members ...	... ...	...	4	4	20 0	53	58	...	...	...	4¾	4
	Total Court Sick Funds		...	329	195	20 7	40	38¾	−48	+ 9	+ 69	4¼	...
	District Funeral Fund		...	329	195	6 0	40	38¾	−48	+ 9	+ 69	4¼	3½
		Court in N. S. W.	...	70	57	6 0	...	...	...	...	...	...	...
	The whole Society	Courts in Victoria	...	329	195	26 7	40	38¾	−48	+ 9	+ 69	4¼	...
		Court in N. S. W.	...	70	57	6 0	...	...	...	...	...	...	...

* When a Court possesses fewer than 30 members, or when it has

THE SECOND VALUATION OF THE WIDOW AND ORPHANS' FUND OF THE BENDIGO DISTRICT, M.U.I.O.O.F.

Letter from the Actuary for Friendly Societies to the Corresponding Secretary forwarding results of his valuation.

Office of the Actuary for Friendly Societies,
Melbourne, 23rd September, 1897.

SIR,

I have the honour to forward herewith my Report on the condition of the Widow and Orphans' Fund, Bendigo District, M.U.I.O.O.F., together with an abstract of the results of the valuation as at the 31st December, 1895, in accordance with the provisions of the *Friendly Societies Act* 1890.

2. I am gratified to perceive that the satisfactory position of the Fund in 1886 has been fully maintained in 1895.

3. With regard to the surplus, I may again point out that this appears to be one of the cases provided for by the seventeenth section of the Statute of 1890, which runs as follows :—"17. The rules of a society or branch may provide for accumulating at interest for the use of any member of the same any surplus of his contributions to the funds thereof which may remain after providing for any benefits in respect of which the same are paid and for withdrawal of such accumulation from time to time."

I have the honour to be, Sir,
Your obedient servant,

EVAN F. OWEN,
Actuary for Friendly Societies.

J. H. Taylor, Esq., C.S., M.U.I.O.O.F.,
M. U. Hall, Swanston-street, Melbourne.

District, Ancient Order of Foresters as at the 31st December, 1896.

Liabilities.			Assets.							Ratio to Liabilities per £ of the—			No.
Value of Sick Pay.	Value of Sums payable at Death.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.	
15	16	17	18	19	20	21	22	23	24	25	26	27	1
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.	
5,934	...	...	2,428	1,520	3,948	...	1,986	10 13	− 13 18	8 2	5 2	13 4	1
1,262	...	...	705	620	1,325	63	...	15 18	+ 1 12	11 2	9 10	21 0	2
2,601	...	...	1,136	843	1,979	...	622	12 8	− 9 3	8 9	6 6	15 3	3
968	...	...	517	329	846	...	122	10 19	− 4 1	10 8	6 10	17 6	4
940	...	...	504	234	738	...	202	9 0	− 7 15	10 9	5 0	15 9	5
606	...	...	395	28	423	...	183	1 10	− 9 13	13 1	0 11	14 0	6
176	...	...	40	278	318	142	...	69 10	+35 10	31 7	4 7	36 2	7
						[205	3,115]						
12,487	...	...	5,725	3,852	9,577	...	2,910	11 14	− 8 17	9 2	6 2	15 4	...
...	4,183	...	1,863	2,307	4,170	...	13	5 16	− 0 1	8 11	11 0	19 11	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...
12,487	4,183	16,670	7,588	6,159	13,747	...	2,923	17 10	− 8 18	9 1	7 5	16 6	...
...	...	...	...	...	...	...	...	...	...	...	...	...	...

been less than five years in existence, its experience is not abstracted.

REPORT OF THE ACTUARY.

ABSTRACT of the Results of the Second Valuation of the Widow and Orphans' Fund, Bendigo District, M.U.I.O.O.F.

Nature of Benefits.	Number of—			Annual Contributions applicable to Sums payable at Death, Management Expenses, &c.		Value of Contributions.	Value of—		Net Liability
	Members.	Wives.	Children under 16.	Total.	Average per Member.		Sums payable at Death.	Probable Future Management, &c., Expenses.	
				£	s. d.	£	£	£	£
Sums payable at death of—									
Married and widowed members with children under 16, at £20	814	806	2,400	..	..	..	5,194		
Married and widowed members with children under 16, at £5 for each child under 16							1,153		
Married members without children under 16 on account of wives, at £20	400	400	..	..	..	..	2,975		
Married members without children under 16 on account of probable future registered children under 16							283		
Widowed members with and without children under 16, on account of probable future registered second wives and probable future registered children under 16	30	..	..	..	..	..	309		
Unmarried members, on account of probable future registered wives and probable future registered children under 16	111	..	..	..	..	..	855		
Future expenses of management, widows' and orphans' relief, and sundries, taken as £127 per annum ..	..	..	..	..	..	..	..	3,175	
Total	1,355	1,206	2,400	406·5	6 0	5,664	10,769	3,175	8,280

1. Established in the year 1857.
2. Situated in Bendigo.
3. Tabular Summary of the preceding Valuation as at the 31st December, 1886; and of the present Valuation as at the 31st December, 1895.

Valuation Date: as at the—	Number of— Members.	Wives.	Children.	Average Annual Contribution per Member.	Members. Average Age. Beginning of Quinquennium.	End of Quinquennium.	Average Duration of Membership.	Secessions. Average Age.	Average Duration of Membership.	Experience during preceding Quinquennium greater (+) or less (−), than, or equal to (=), that of the M.U., England, 1866–70. Mortality.	Sickness.	Secessions.	Rate of Interest. Obtained on Total Funds during preceding Quinquennium. 1st Year.	2nd Year.	3rd Year.	4th Year.	5th Year.	Average.	Assumed in the Valuation.
				s. d.	yrs.	yrs.	yrs.	Yrs.	Yrs.	%	%	%	%	%	%	%	%	%	%
31st December, 1886	1,331	1,129	2,432	6 0	...	41	...	...	...	...	...	...	6¼	6½	9½	5¾	7½	7	5
31st December, 1895	1,355	1,206	2,400	6 0	...	42¾	...	...	...	...	...	...	7½	5¾	6½	7½	5	6½	4

4. The average age on the 31st December, 1895, of the married and widowed members with children under 16 years of age was 40½ years; of the married members without children under 16, 49¾ years; of the widowed members without children under 16, 60¾ years; of the unmarried members, 30¼ years; and of all the members taken together, 42¾ years.

5. The rate of mortality taken as the basis of the Valuation Tables employed was that of the Carlisle Table.

6. The surplus shown I believe to be due to adequate contributions to provide the benefits and the possession of a large capital.

7. The benefits given in this Fund are—Bounties to the widow on the death of a member, £20, with £5 for each registered child under 16 years of age; when a widower dies leaving one or more children under 16 years of age the bounty of £20 is paid to them in addition to the £5 payable to each.

8. The contributions are as follow:—Entrance fees, 18–25 years of age, 2s.; 25–30, 3s.; 30–33, 5s.; 33–36, 8s.; 36 and over, 8s., with 2s. 6d. extra for every year above 36; registration fee, for wife 2s.; for each child 1s.; contribution, 1s. 6d. a quarter per member, independent of his age at entry.

9. The funds, receipts, and expenditure during the quinquennium, 1891–5, were as under:—

Funds, 1st January, 1891		£9,205
Receipts, 1891–5—		
Contributions	£2,139	
Interest, &c.	3,166	
		5,305
Expenditure, 1891–5—		
Bounties to widows and orphans	£3,210	
Management	531	
Other expenditure	105	
		3,846
Increase, 1891–95		1,459
Funds, 31st December, 1895		£10,664

Liabilities.			Assets.							Ratio to Liabilities per £ of the—		
Value of Sums Payable at Death.	Value of Management, &c., Expenses.	Total.	Value of Contributions.	Capital.	Total.	Surplus.	Deficiency.	Capital per Member.	Surplus (+), Deficiency (−), per Member.	Value of Contributions.	Capital.	Assets.
£	£	£	£	£	£	£	£	£ s.	£ s.	s. d.	s. d.	s. d.
8,351	3,020	11,371	5,136	7,989	13,125	1,754	...	6 0	+1 6	9 0	14 1	23 1
10,769	3,175	13,944	5,664	10,664	16,328	2,384	...	7 17	+1 15	8 2	15 3	23 5

10. The number of Members and Children and number of Children to each Member having Registered Children under 16 years of age in the Widow and Orphans' Fund, Bendigo District, M.U.I.O.O.F., on the 31st December, 1895.

Age of Members.	Number of Members.						Number of Children of the Age—														Number of Children to each Member with Children.
	Married.		Widowed.		Unmarried.	Total.	Under 1.	1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	Total.	
	With Children under 16.	Without Children under 16.	With Children under 16.	Without Children under 16.																			
Under 20 ..	..	..	..	..	4	4																	
20–25 ..	12	13	..	..	27	52	5	3	2	3	1	..	..	..	..	..	..	..	..	..	..	..	14	1·2
25–30 ..	79	42	..	..	28	149	28	28	15	21	11	13	10	3	..	1	..	..	..	..	..	..	130	1·6
30–35 ..	153	32	..	1	27	213	36	47	37	42	44	48	33	38	24	14	9	10	5	3	..	1	391	2·6
35–40 ..	158	28	1	..	9	196	37	30	36	44	40	48	40	54	45	49	37	42	26	23	13	12	576	3·6
40–45 ..	125	13	..	..	5	143	17	20	25	17	29	30	31	37	22	38	35	41	36	34	34	23	469	3·8
45–50 ..	107	30	2	1	6	146	9	5	7	17	18	20	14	22	31	21	24	41	39	33	35	28	364	3·3
50–55 ..	88	38	2	4	2	134	3	3	6	5	10	16	5	26	15	19	20	28	27	23	33	28	267	3·0
55–60 ..	49	60	1	1	2	113	1	..	1	2	2	1	2	4	10	8	11	13	12	15	20	10	112	2·2
60–65 ..	26	86	2	12	1	127	..	1	1	1	1	1	5	6	1	4	4	9	5	10	5	7	61	2·2
65 and over	9	58	..	11	..	78	..	..	1	..	1	..	2	..	1	..	1	1	4	1	2	2	16	1·8
Total ..	806	400	8	30	111	1,355	136	137	131	152	157	177	142	190	149	154	141	185	154	142	142	111	2,400	2·9

11. The proportion which married, widowed, and unmarried members respectively bear to the whole membership of 1,355 are as follow :—

	per cent.	per cent.
Members—Married, with children under 16	59·48	89·00
„ without „ „	29·52	
Widowed, with „ „	·59	2·81
„ without „ „	2·22	
Unmarried	8·19	8·19
Total	100	100

	per cent.	per cent.
Members—Unmarried	8.19	39·93
Married and widowed, without children under 16	37·74	
„ „ with „ „	60·07	60·07
Total	100	100

12. The sum expended during the five years 1891–95 for management and other expenditure, has been taken as the basis of the amount entered in the balance-sheet as equivalent to the probable future expenditure for such purposes.

EVAN F. OWEN, A.I.A., F.S.S.,
Actuary under *Friendly Societies Act* 1890.

Office of the Actuary for Friendly Societies,
Melbourne, 23rd September, 1897.

APPENDIX B.

CONTRIBUTIONS AND BENEFITS.

APPENDIX B.

ENTRANCE FEES and ANNUAL CONTRIBUTIONS paid by Members to the several Funds, and the BENEFITS given thereto, in the Friendly Societies of Victoria, compiled from the Rules of the Societies as at 15th October, 1897.

Sick and Funeral Contributions Adequate to provide the benefits (A.); Not adequate (N.); Quite inadequate (Q.).

Present Contributions of Old Members (those in Society prior to adoption of above scale) (O.M.).

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the —			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		Full Sick Pay (S.P.), Full Funeral Benefits (F.B.), after—
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
1. M.U.I.O.O.F.		s. d.			s. d.		s. d.				s.	s. d.	s.		£			Months.
	16—20	5 0	..	..	5 0	..	30 4		Fixed by Lodge.	..	20	13 4	10	..	20	W., £10	Member, wife, and children under 18.	S.P. .. 6
	20—25	7 6	..	..	7 6	..	34 8											F.B. .. 12
	25—30						39 0										Widowed mother of unmarried member.	
	30—33						47 8	A.										
	33—36	10 6	..	..	10 6	..	52 0										Also widow and children on payment of fees.	
	36—38						56 4											
	38—40						60 8											
							O.M., 16—40, 30s. 4d., Q.											
No. of Rule	..	56	..	..	64	..	61		61	..	31	31	31	..	31	31	69	56
2. G.U.O.O.F.		s.			s.	s. d.	s.	s. d.	s.		s.	s.	s.		£			Months.
	16—30	5	..	..	5	65 0	4	29 0	32	W., under 40, E.F. 4s. to 12s., acc. to age.	20	15	5 during pleasure	..	20	W., £10	Member, wife, and children under 16.	S.P. .. 12
	30—35	10	..	..	10	73 8	4 Q.	37 8 N.	32							2nd W., £10	Widowed mother of unmarried member.	F.B. .. 12
	35—38	40	..	..	40	78 0	4	42 0	32							D., £10		½ ,, .. 6
	38—40					86 8	4	50 8	32	2nd W., under 40, E.F. 24s. to 32s., acc. to age.						C., under 14, £2	Also widow and children, unmarried daughters over 16, and honorary member and family, on payment of fees.	
							O.M.— 16—40 .. 4s.	29 0 Q.		D., A.C., Levies. C., E.F., under 8, 2s. 6d., 8—14, 2s.								
No. of Rule	..	89	..	..	98	98	65	98	98	64, 67	99	99	99	..	67	67	95, 91	97, 67
3. I.O.O.F. ..		s. d.		s. d.	s. d.	s. d.	s.	s. d.	s. d.		s.	s. d.	s.		£			Months.
	16—20	2 6	..	..	2 6					W., E.F.—	20	12 6	5 during pleasure	..	20	W., £10	Member, wife, and children under 18.	S.P. .. 6
	20—25	5 0	..	..	5 0					s. d.						2nd W., £10		F.B. .. 6
	25—28	7 6	..	..	7 6					16—25 .. 0 6						D., £10	Widowed mother, and orphan brothers and sisters under 18 of unmarried member.	
	28—29	10 0	..	..	10 0					25—30 .. 1 0								
	29—30	12 6	..	2 6	10 0					30—34 .. 1 6								
	30—31	15 0	..	5 0	10 0	65 0	8	24 6	32 6	34—36 .. 2 0								
	31—32	17 6	..	7 6	10 0					2nd W., E.F., 42s.							Also widow and children, unmarried daughters over 18, and deceased member's widowed mother, on payment of fees.	
	32—33	20 0	..	10 0	10 0													
	33—34	22 6	..	12 6	10 0			N.										
	34—35	25 0	..	15 0	10 0													
	35—36	27 6	..	17 6	10 0					D., A.C., 8s.								
	36—37	30 0	..	20 0	10 0	69 4	8	28 10	32 6									
	37—38	30 0	..	20 0	10 0	73 8	8 N.	33 2	32 6									
	38—39	30 0	..	20 0	10 0	82 4	8	41 10	32 6									
	39—40	30 0	..	20 0	10 0	91 0	8	50 6	32 6									
								O.M., 16—40, 24s. 6d., Q.										
No. of Rule	..	111	..	111	111	111	114	114	115	111, 125	116	116	116	..	123	123	126, 128, 129	116, 54

Rebekah Lodges (females)	16—25 25—30 30—33 33—36 36—40	s. d. 2 6	..	..	s. d. 2 6	s. d. 21 1½ 22 9 26 0 27 7½ 30 10½ with medical levies.	s. d. 3 3 3 3 4 4 4 4 5 5 A.	s. d. 11 4½ 13 0 15 2 16 9½ 18 11½ A.	s. d. 6 6 with medical levies.	..	10s. first 15 weeks.	5s. second 15 weeks.	..	..	£ 10	..	Member.	S.P. .. 6 F.B. 6 ..
No. of Rule	..	8	..	..	29	23	23	23	23	..	34	34	..	..	35	..	2	34, 35
4. U.A.O.D. ..	16—20 20—25 25—30 30—35 35—40 40—45 with back contributions from 40.	s. d. 2 6 5 0 7 6 10 0 15 0 20 0	..	..	s. d. 2 6 5 0 7 6 10 0 15 0 ..	s. d. 58 0 62 4 71 0 84 0	s. d. 26 0 30 4 39 0 52 0 N. 17½% thereof to F.F. O.M.— s. s. 16—35 .. 6 22 35—40 .. 6 35 Q.		s. 32 32 32 32	W., E.F., 2s. 6d. W. over 40— E.F., 2s. 6d. A.C., 10s. 2nd W.— E.F., 10s. 6d. A.C., 12s. D., A.C., 10s.	s. 20	s. 10	s. 5	s. 5 During pleasure, if initiated subsequent to end of December, 1896.	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children, unmarried daughter or sister, and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No of Rule	..	91	..	..	100	97	45, 97		100	115, 52, 47	119	119	119	119	47	47,	78, 94	118, 47
5. Ballarat District, A.O.F.	18—25 25—28 28—30 30—35 35—38 38—40 40 and over with back contributions from 40	s. d. 21 0 27 6 27 6 35 0 45 0 70 0 70 0	s. d. 2 6 2 6 2 6 2 6 2 6 2 6 ..	s. d. 18 6 25 0 25 0 32 6 42 6 67 6 ..	..	s. d. 60 8 65 0 69 4	s. 4 4 4 Q. with levies, if necessary.	s. d. 32 4½ 35 0 37 7½ N.	s. d. 24 3½ 26 0 27 8½	W., over 40— E.F., 42s. 2nd W.—E.F., 42s.	s. 20 Courts may pay less	s. 10	s. 10	s. 5	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	188, 189	219	227	..	191	219	227	229	192	252	252	252	252	244	244, 192	140, 148	251, 244
6. Bendigo District, A.O.F.	16—20 20—25 25—27 27—30 30—33 33—36 36—38 38—40	s. d. 2 6 5 0 7 6	s. d. 2 6 2 6 2 6	s. d. .. 2 6 5 0	..	s. d. 60 8 65 0 69 4 73 8 78 0 86 8 95 4	s. 10 10 10 10 10 10 10 A. O.M. s. 16—35 .. 10 35—38 .. 10 38—40 .. 10	s. d. 26 4½ 29 0 31 7½ 34 2⅝ 36 9⅝ 42 0 47 2⅝ N. 26 4½ 30 3⅝ 34 2⅝ Q.	s. d. 24 3½ 26 0 27 8½ 29 5⅜ 31 2⅝ 34 8 38 1⅜ ..	W., E.F.— s. d. 18—25 .. 2 6 25—30 .. 5 0 30—35 .. 7 6 35—40 .. 12 6 2nd W.—E.F., 20s. in addition to above A.C., 6s. D.—A.C., 12s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children, sons under 18, daughters under 21. Also widow and children, and honorary member and family, on payment of fees.	Months. S.P. .. 12 F.B. .. 12
No. of Rule	..	21	27 Dist.	26	..	23	27 Dist.	26	26	27 Dist., 33 Dist.	32	32	32	..	33 Dist.	33 Dist.	61, 23 Dist., 25	32, 33 Dist.
Female Court	15—25 25—28 28—35 35—39 39—41 41—45	s. 1	..	..	s. 1	s. d. 33 0 43 4 47 8 52 0 56 4 60 8	s. d. 21 8 26 0 30 4 34 8 39 0 43 4 A.		s. d. 17 4 17 4 17 4 17 4 17 4 17 4	..	s. 10	s. 5	s. 5	s. d. 2 6	£ 10	..	Member. Also honorary member on payment of fees.	Months. S.P. .. 12 F.B. .. 12
No. of Rule	..	20	..	..	19	21	19		19	..	21	21	21	21	21	..	11, 22	21
7. Geelong and Western District, A.O.F.	18—25 25—30 30—35 35—38 38—40	s. 5 10 30 40 65	s. d. .. 2 6 3 0 4 0 5 0	s. d. .. 2 6 7 0 16 0 40 0	s. 5 5 20 20 20	s. d. 56 0 62 6 69 0 75 6 82 0	s. 4 6 6 8 8 N.	s. d. 22 0 26 6 33 0 37 6 44 0 N.	s. 30 30 30 30 30	W., over 40— E.F., 42s. 2nd W.—E.F., 42s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and children.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	89	63	89	89	97, 120	63	118	120	98	101	101	101	..	114	114, 98	74	100

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		Full Sick Pay (S.P.), Full Funeral Benefits (F.B.), after—
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
8. Grenville District, A.O.F.	18—20	s. d. 15 0	s. d. 2 6	s. d. 12 6	..	s. d.	s.	s.	s. d.	W., over 40—A.C., 5s.	s. 20	s. 10	s. 5	..	£ 20	W., £10	Member, wife, and children under 18.	Months. S.P. .. 12
	20	21 0	2 6	18 6	..													½ ,, .. 6
	21	22 0	2 6	19 6	..											2nd W., £10		
	22	23 0	2 6	20 6	..					2nd W.—E.F., 10s. 6d. A.C., 12s.								F.B. .. 12
	23	24 0	2 6	21 6	..	59 7	4	22	33 7									½ ,, .. 6
	24	25 0	2 6	22 6	..													
	25	26 0	2 6	23 6	..													
	26	27 0	2 6	24 6	..													
	27	28 0	2 6	25 6	..													
	28	29 0	2 6	26 6	..													
	29	30 0	2 6	27 6	..													
	30	31 0	2 6	28 6	..													
	31	32 0	2 6	29 6	..	63 11	4 Q.	22 Q.	37 11									
	32	33 0	2 6	30 6	..													
	33	34 0	2 6	31 6	..													
	34	35 0	2 6	32 6	..													
	35	36 0	2 6	33 6	..													
	36	37 0	2 6	34 6	..													
	37	38 0	2 6	35 6	..													
	38	39 0	2 6	36 6	..	68 3	4	22	42 3									
	39	40 0	2 6	37 6	..													
	40—45	60 0 with back contributions from 40.	..	..	..													
No. of Rule	..	77, 79	32	123	..	78	32	123	123	78, 40	125	125	125	..	38	38, 40	116	125, 38
9. Melbourne District, A.O.F.	16—21	s. d. 5 0	..	..	s. d. 5 0	s. d. 56 0	s. d. 26 0 N.		s. 30	W.—E.F., 2s. 6d. W., over 40—E.F., 2s. 6d. A.C., 10s. 2nd W.—E.F., 10s. 6d. A.C., 12s. D.—A.C., 12s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also honorary member and family on payment of fees.	Months. S.P. .. 12 ½ ,, .. 6 F.B. .. 12 ½ ,, .. 6
	21—30	7 6	..	..	7 6	62 6	32 6		30									
	30—35	10 0	..	..	10 0	69 0	39 0		30									
	35—38	15 0	..	..	15 0													
	38—40	20 0	..	..	..	82 0	52 0		30									
	40—45	with back contributions from 40.					25 % thereof to F.F.											
No. of Rule	..	46	..	..	77	49	77, 21		77	47, 48, 25	79	79	79	..	25	25	73, 50	79, 25
10. Ovens and Murray District, A.O.F.	18—25	s. 25	s. 3	s. d. 9 6	s. d. 12 6	s. d. 56 0	s. 6	s. d. 20 0	s. d. 30 0	W., over 40, A.C., 5s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children, and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ ,, .. 6 F.B. .. 12 ½ ,, .. 6
	25—30	30	3	12 0	15 0	62 6	6	20 0	36 6									
	30—35	35	3	14 6	17 6	69 0	6 N.	20 0	43 0									
	35—38	38	3	22 0	25 0	75 6	6	26 6 Q.	43 0	2nd W., A.C., under 30, 4s. 30—40, 5s.								
	38—40	70	3	32 0	35 0	82 0	6	33 0	43 0									
	40—45	60 with back contributions from 40.	..	..	..		O.M.—18-40 .. 6s.	20 0										
No. of Rule	..	79, 79A, 81	35	126	126	80, 80A, 82	35	126, 126A	126, 82	80, 43	128	128	128	..	41	41, 43	119, 120, 73	128, 41

11. Portland District, A.O.F.	16—21 21—25 25—27 27—30 30—31 31—32 32—33 33—34 34—35 35—36 36—37 37—38 38—39 39—40 40—45	s. d. 7 6 12 0 13 6 20 0 31 0 32 0 33 0 34 0 35 0 36 0 37 0 38 0 39 0 40 0 60 0 with back contributions from 40	s. d. 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 2 6 ..	s. d. 5 0 9 6 11 0 17 6 28 6 29 6 30 6 31 6 32 6 33 6 34 6 35 6 36 6 37 6 ..	..	s. d. 56 0 69 0 75 6 88 6	s. 4 4 4 4	Q.	s. d. 22 0 35 0 41 6 54 6	N.	s. 30 30 30 30	W., E F.— s. d. 16—30 .. 2 6 30—35 .. 5 0 35—45 .. 7 6 W., over 40, A C., 5s. 2nd W.— E.F., 10s. A C., 12s. D., A.C., 6s.	s. 20 Court Hope pays 12s. 6	s. 10 6	s. 5 4	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
							O.M.— s. 16—30 .. 4 30—35 .. 4 35—38 .. 4 38—40 .. 4		22 0 28 6 35 0 48 0	N.								
No. of Rule	..	76, 78	33	124	..	77, 79	33		124		124	33, 77, 40, 40A	127	127	127	..	38	38, 40, 40A	117, 141	127, 38
11A. Hamilton and Sandford District, A.O.F.	16—20 20—25 25—29 29—33 33—36 36—39 39—41 41—43 43—45	s. 4 12 18 24 30 36 40 48 60	s. 4 12 18 24 30 36 40 48 60 One-fourth thereof to F.F.		..	s. d. 60 8 65 0 69 4 73 8 78 0 82 4 86 8 91 0 95 4	s. d. 30 4 34 8 39 0 43 4 47 8 52 0 56 4 60 8 65 0 One-fourth thereof to F.F.	A.			s. d. 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., E.F.— s. d. 16—30 .. 2 6 30—35 .. 5 0 35—45 .. 7 6 W., over 40, A C. 5s. for every year over 40 2nd W.— E.F., 10s. A.C., 8s. D., A.C., 8s. to 23s. 4d., acc. to age.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	74	120, 32		..	75	120, 32				120	32, 75, 39, 40	123	123	123	..	37	37, 39, 40	113, 137	123, 37
12. Warrnambool District, A.O.F.	16—21 21—30 30—35 35—38 38—40 40—45	s. 5 10 15 20 20 with back contributions from 40.	s. d. 2 6 2 6 2 6 2 6 ..	s. d. .. 2 6 5 0 7 6 ..	s. d. 2 6 5 0 7 6 10 0 ..	s. d. 56 0 62 6 69 0 82 0	s. 4 4 4 4 O.M.— s. 18—30 .. 4 30—35 .. 4 35—40 .. 4	Q.	s. d. 22 0 28 6 35 0 48 0 22 0 28 6 35 0	N. Q.	s. 30 30 30 30	W., E.F., 2s. 6d. W., over 40— E.F., 2s. 6d. A.C., 10s. 2nd W.— E.F., 10s. 6d. A.C., 12s. D., A.C., 12s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her children under 18. Also honorary member and family on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	42	19	70	70	45	19		70		70	43, 44, 23	71	71	71	..	23	23, 44	67, 46	71, 23
13. Court Unity, A.O.F.	18—21 21—23 23—25 25—27 27—29 29—30 30—32 32—33 33—35	s. d. 7 6 10 0	..	..	s. d. 7 6 10 0	s. d. 60 8 62 10 65 0 67 2 69 4 71 6 73 8 75 10 80 2	s. d. 30 4 32 6 34 8 36 10 39 0 41 2 43 4 45 6 49 10	A.			s. d. 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4 30 4	W., over 35 E.F., 10 5s. 2nd W., E.F., 84s.	s. 20	s. 10	s. 10	s. 5	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Also widow and children, and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	100	..	..	128	101	101				101	102	141	141	141	141	135	135, 102	56, 64, 95	140, 135

APPENDIX B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—*continued.*

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		Full Sick Pay (S.P.), Full Funeral Benefits (F.B.), after—
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
14. Court Freedom, A.O.F.	18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	s. d. 7 6 10 0 12 6 16 0 20 0 25 0	..	..	s. d. 7 6 10 0 12 6 16 0 20 0 25 0	s. d. 40 3½ 41 4½ 42 5½ 43 6½ 44 1 45 5¼ 46 9½ 47 7¼ 48 11½ 50 7 51 11¼ 53 3½ 55 2¼ 56 9¾ 58 8½ 60 4 62 9½ 64 8 66 6¾ 68 8¾ 71 2 73 10½ 76 3¾ with medical levies.	s. d. 7 9 7 10 8 0 8 3 8 5 8 8 8 10 9 0 9 4 9 8 10 0 10 2 10 6 10 10 11 2 11 6 11 10 12 4 12 9 13 2 13 6 14 0 14 6 A.	s. d. 28 6½ 29 6½ 30 5½ 31 3½ 31 8 32 9¼ 33 11½ 34 7¼ 35 7½ 36 11 37 11¼ 39 1½ 40 8¼ 41 11¾ 43 6½ 44 10 46 11¼ 48 4 49 9¾ 51 6¾ 53 8 55 10½ 57 9¾ A.	s. 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 with medical levies.	W., over 40. E.F., 42s. 2nd W.— E.F., 42s. A.C., 12s.	s. d. 17 6	s. d. 7 6	s. d. 7 6	..	£ 15	W., £7 10s. 2nd W., £7 10s.	Member, wife, and children under 18. Also widow and children, and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	39	..	..	43	40, 44	29 Dist.	42	44	40, 36 Dist.	58	58	58	..	65	65, 36 Dist.	28, 37	58, 33 Dist.
15. Court Ararat, A.O.F.	18–21 22–24 25–27 28–30 31–33 34–36 37–40 40 and over	s. d. 15 0 17 6 20 0 25 0 30 0 35 0 40 0 45 0 with back contributions from 40.	..	s. 6 7 8 10 12 14 16 ..	s. d. 9 0 10 6 12 0 15 0 18 0 21 0 24 0 ..	s. d. 65 0 67 2 69 4 71 6 78 0 86 8 99 8	s. d. 8 6 N. O.M. s. d. 18–28..8 6 28–35..8 6 35–40..8 6	s. d. 22 7½ 23 5⅝ 24 4 25 2⅝ 27 9⅝ 31 3⅛ 36 5⅝ Q. 22 7½ 24 4 26 0⅝ Q.	s. d. 33 10⅛ 35 2⅝ 36 6 37 9⅛ 41 8⅝ 46 10⅛ 54 8⅝	2nd W., E.F. 42s. D., A.C., 6s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 16.	Months S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
(Amended Rule)	..	(2)	..	(4)	(4)	(3)	(4)	(4)	(4)	79, 24 Dist.	74	74	74	..	79	79, 24 Dist.	70	74, 24 Dist.
17. Court Amherst, A.O.F.	18–25 25–28 28–30 30–35 35–40 40 and over	s. d. 21 0 27 6 27 6 35 0 45 0 45 0 with back contributions from 40.	s. d. 2 6 2 6 2 6 2 6 2 6 ..	s. d. 18 6 25 0 25 0 32 6 42 6 ..	..	s. d. 60 8 65 0 69 4	s. 4 4 4 Q.	s. d. 20 3½ 22 0 23 8½ Q.	s. d. 36 4½ 39 0 41 7½	W., over 40, E.F. 42s. 2nd W., E.F., 42s. D., A.C., 6s.	s. 20	s. 10	s. 10	s. 5	£ 20	W., £10 2nd W., £10 D., £10	Member, wife, and children under 18. Also widow and children on payment of fees.	Months S.P. .. 12 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	40	27 Dist.	44	..	42	27 Dist.	44	44	42, 30 Dist.	57	57	57	57	63	63, 30 Dist.	29	57, 30 Dist.

18. I.O.R. ..	16	s. d.			s. d.	s. d.	s. d.		s. d.	s.	W., 2nd W., and D., A.C.	s.	s.	s.	s.	£			Months
	17					28 4	3 4		21 0	4	Age s. d.	20	20	10	5	20	W., £15	Member, wife, and children under a fixed age, as arranged with medical officer.	S.P. .. 12
	18					29 4	3 8		21 8	4	16—18 .. 2 8						2nd W., £15		F.B. .. 12
	19					29 8	3 8		22 0	4	18—21 .. 3 0						Benefit not forfeited on death of husband.	Widowed mother of unmarried member.	
	20					30 8	4 0		22 8	4	21—23 .. 3 4								
	21					31 4	4 0		23 4	4	23—26 .. 3 8						D., £15	Also widow and children and honorary member and family, on payment of fees.	
	22					32 4	4 4		24 0	4	26—28 .. 4 0								
	23					33 4	4 4		25 0	4	28—30 .. 4 4								
	24					34 4	4 8		25 8	4	30—32 .. 4 8								
	25					35 4	4 8		26 8	4	32—33 .. 5 0								
	26					36 4	5 0		27 4	4	33—35 .. 5 4								
	27					37 8	5 4		28 4	4	35—36 .. 5 8								
	28					38 8	5 4		29 4	4	36—37 .. 6 0								
	29					40 0	5 8		30 4	4	37—39 .. 6 4								
	30	2 6	..	..	2 6	41 0	5 8		31 4	4	39—40 .. 6 8								
	31					42 4	6 0	A.	32 4	A. 4	40—41 .. 7 0								
	32					44 0	6 4		33 8	4	41—42 .. 7 4								
	33					45 8	6 8		35 0	4	42—43 .. 7 8								
	34					47 0	7 0		36 0	4	43—44 .. 8 0								
	35					48 8	7 4		37 4	4	44—45 .. 8 4								
	36					50 4	7 8		38 8	4	separately assured.								
	37					52 4	8 0		40 4	4									
	38					54 0	8 4		41 8	4									
	39					56 0	8 8		43 4	4									
	40					58 0	9 0		45 0	4									
	41					60 4	9 4		47 0	4									
	42					62 4	9 8		48 8	4									
	43					64 8	10 0		50 8	4									
	44—45					67 8	10 8		53 0	4									
						70 0	11 0		55 0	4									
						with medical fees, and levies if necessary.	For half benefits, half rates.			with medical fees, and levies if necessary.									
							O.M. s. 16—45..4 Q.		s. 28 Q.										
No. of Rule	..	40	..	..	40	41, 42, 78	41		41	42, 78	41, 52	43	43	43	43	25	25	78, 52, 53	43, 25
		s. d.			s. d.		s. d.					s.	s.	s.	s.	£			Months
21A. O.S.T. ..	16—21						26 0			Fixed by division.	W., 2nd W., and D., A.C.	20	20	10	5	20	W., £15	Member, wife, and children under 18.	S.P. .. 12
	21—25						30 4				Age s. d.						2nd W., £15		F.B. .. 12
	25—29						34 8				16—18 .. 2 8	O.M. initiated previous to 1894, above age 27 paying old rates of contributions receive in :—					Benefit not forfeited on death of husband.	Widowed mother of unmarried member.	
	29—32						39 0				18—21 .. 3 0								
	32—35	2 6	..	..	2 6	..	43 4	A.			21—23 .. 3 4							Also widow and children on payment of fees.	
	35—37						47 8				23—26 .. 3 8	Ballt. & Sandt. G.D.					D., £15		
	37—40						52 0				26—28 .. 4 0								
	40—41						56 4				28—30 .. 4 4								
	41—44						60 8				30—32 .. 4 8								
	44—45						65 0				32—33 .. 5 0	20	10	6	..				
							⅛ thereof to F.F. For half benefits, half rates. O.M. Contributions vary in the three G.Ds.				33—35 .. 5 4								
											35—36 .. 5 8	Melb. and Vict. G.Ds.							
											36—37 .. 6 0								
											37—39 .. 6 4								
											39—40 .. 6 8		s. d.						
											40—41 .. 7 0	20	12 6	9	4				
											41—42 .. 7 4								
											42—43 .. 7 8								
											43—44 .. 8 0								
											44—45 .. 8 4								
											separately assured.								
No. of Rule	..	104	..	..	120	..	133, 43			120	128	136	136	136	136	123	123, 131	149, 140	136, 123
		s. d.			s. d.		s. d.					s.	s.	s.		£			Months.
Female members	16—23						17 4			Fixed by division.	..	10	5	3	..	10	..	Member. Children under 18, and widowed mother of unmarried member.	S.P. .. 12
	23—29						21 8												F.B. .. 12
	29—33						26 0												
	33—38	1 3	..	..	1 3	..	30 4	A.											
	38—40						34 8												
	40—43						39 0												
	43—45						43 4												
							⅛ thereof to F.F. For half-benefits, half-rates.												
No. of Rule	..	104	..	..	120	..	137, 43			120	..	138	138	138	..	123	..	149	136, 123

Appendix B.—Entrance Fees and Annual Contributions paid by Members to the several Funds, &c.—*continued.*

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		Full Sick Pay (S.P.), Full Funeral Benefits (F.B.), after—
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
22. H.A.C.B.S.	16–20 20–25 25–30 30–35 35–38 38–39 39–40	s. 5 10 15 25 40 60 80	.. ..	s. d. 2 6 5 0 7 6 12 6 20 0 30 0 40 0	s. d. 2 6 5 0 7 6 12 6 20 0 30 0 40 0	s. d. 56 0 60 4 64 8 69 0	s. 6 6 6 6 O.M. not less than— 16–40 .. 6	s. d. 20 0 24 4 28 8 33 0 s. 20 Q.	s. 30 30 30 30	2nd W.—E.F., 10s., and 1s. 6d. a quarter for 12 months.	s. 20	15s. for 3 months and 10s. for 3 months	5s. This rate is paid after 7 years' membership.	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18, unmarried daughters under 21. Member's parents, if living with and dependent on him. Also widow and children, orphan children of deceased member and honorary member and family, on payment of fees.	Months. S.P. .. 12 F.B. .. 12
No. of Rule	..	74	..	75	75	76	41	76	76	85	84	84	84	..	85	85	69, 82, 83	84, 85
Ladies' Branch	16–25 25–33 33–40	5	..	..	5 0	30 0 34 4 38 8	13 0 17 4 21 8 A.		17 17 17	..	10s. first 15 weeks	5s. 2nd 15 weeks and 1s. per week for subsequent sickness.	..	..	10	..	Member. Also family, parents, and honorary member, on payment of fees.	S.P. .. 12 F.B. .. 12
No. of Rule	..	17	..	..	19	17	20		20	..	15	15	..	..	21	..	14, 18	15, 21
23. O. St. A. ..	16–18 18–20 20–21 21–25 25–26 26–29 29–30 30–33 33–35 35–36 36–39 39–40	s. d. 5 0 7 6 10 0 12 6 15 0	.. ..	.. ..	s. d. 5 0 7 6 10 0 12 6 15 0	s. d. 52 ● 56 4 60 8 65 0 69 4 73 8 78 0 82 4 with levies if necessary.	s. d. 5 4 6 8 8 0 9 0 10 0 11 0 12 0 13 0 A. O.M. s. 16–38..7 N 38–40..9	s. d. 20 8 23 8 26 8 30 0 33 4 36 8 40 0 43 4 A. s. d. 23 4 25 4 Q.	s. 26 26 26 26 26 26 26 26 with levies if necessary.	W., E.F.— s. d. Under 25 .. 1 0 25–30 .. 1 6 30–35 .. 2 6 35–40 .. 4 0 2nd W., E.F., 40s.	s. 20	s. d. 12 6	s. 5 during pleasure.	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ ,, .. 6 F.B. .. 12
Female members	16–18 18–21 21–25 25–26 26–29 29–30 30–33 33–36 36–39 39–40	2 6 5 0 7 6	.. .. ..	.. .. ..	2 6 5 0 7 6	34 8 34 8 39 0 39 0 43 4 47 8 47 8	2 8 3 4 4 0 4 4 5 0 5 4 6 0 N.	10 0 9 4 13 0 12 8 16 4 20 4 19 8 N.	22 22 22 22 22 22 22	..	10s. first 4 mos.	5s. 2nd 4 mos., and 2s 6d. for subsequent sickness.	..	..	10	..	Member.	S.P. .. 12 ½ ,, .. 6 F.B. .. 12
No. of Rule	..	29	..	..	29	32, 31	32	32	32, 31	38 Gd. Lodge	4	34	34	..	38 G. L.	38 G. L.	4, 42, 8	34, 38 G.L.

24. O. St. A., S.C.	16—21 21—25 25—30 30—36	s. 5 10 20	..	s. 2 4 8	s. 3 6 12	s. d. 52 0 56 4 65 0 73 8	s. d. 5 4 6 8 9 0 11 0 N. O.M. s. 16—45 .. 10	s. d. 20 8 23 8 30 0 36 8 N. 29 0 Q.	s. 26 26 26 26	2nd W.—E.F., 40s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 1 ½ „ .. 6 F.B. .. 12 ½ „ .. 6
No. of Rule	..	50	..	50	50	52	26	52	52	28	74	74	74	..	27	27, 28	41, 79, 42	74, 27
25. G.U.O.F.G.	16—20 20—30 30—36 36—38 38—40	s. d. 2 6 5 0 10 0 40 0 60 0	..	s. 20 30	s. d. 2 6 5 0 10 0 20 0 30 0	..	s. 6 N. ..	s. d. 24 4 Q.	Fixed by lodge	2nd W.—E.F., under 40 years of age, 21s.; 40 and over, 10os.	s. 20	s. 13	s. d. 7 6	..	£ 20	W., £10 2nd W., £10	Member, wife, and children under 18. Widowed mother of unmarried member. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12
No. of Rule	..	146	..	146	146	..	24	163	98	104	107	107	107	..	99	99, 104	95, 145	106, 99
26. Melbourne District St. P. S.	16—20 20—24 24—28 28—32 32—36 36—40	s. 5	..	..	s. 5	s. 54 60 63 66 72 78	s. 26 32 35 38 44 50 A. ½ thereof to F.F. O.M. initiated prior to 23rd June, 1885, pay 32s. at all ages; and those admitted from 23rd June, 1885, to 1st January, 1896, pay 16—30, 32s.; 30—35, 38s.; 35—40, 44s.		s. 28 28 28 28 28 28 28	..	s. 20	s. 10	s. 5 during pleasure	..	£ 20	W., £10	Member, wife, and children under 18. Widowed mother of unmarried member and her family. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12
No. of Rule	..	43	..	..	49	43	49, 39 Dist.		49	..	55	55	55	..	45 Dist.	45 Dist.	28, 39	55, 45 Dist
27. Geelong and Western District St. P. S.	18—21 21—25 25—30 30—35 35—40 40—45	s. 5 10 20 35 50 50 with back contributions from 40.	s. d. 0 7½ 1 3 2 6 4 4½ 6 3	s. d. 1 10½ 3 9 7 6 13 1½ 18 9	s. d. 2 6 5 0 10 0 17 6 25 0	s. 52 with extra medical fees from married members.	s. d. 6 6 N.	s. d. 19 6 Q	s. 26 with extra medical fees from married members.	..	s. 20	s. 15 for 3 months, and 10s. for 3 months.	s. 10 for 3 months, and 5s. for subsequent sickness	..	£ 20	W., £10	Member, wife, and children under 18. Widowed mother o unmarried member and her family. Honorary member and family.	Months, S.P. .. 6 F.B. .. 12
No. of Rule	..	vi	vii	vii	vii	viii, xxvi	viii	viii	viii, xxvi	..	xxii	xxii	xxii	..	xxiv	xxiv	xxv, xxvi, xxvii	xxii, xxiv
28. P. A. F. S.	16—20 20—26 26—29 29—31 31—33 33—36 36—38 38—40	s. .. 5 20 40 55 75 90 100	..	s. 20 40 55 75 90 100	s. .. 5	s. 65	s. d. 34 8 N.		s. d. 30 4	2nd W.—E.F., 21s. D., A.C., 4s.	s. 20	s. 10	s. 5	..	£ 20	W., £10 2nd W., £10 D., £10	Member, his wife, aged parents, sons under 18, daughters under 21. Also widow and children and honorary member and family, on payment of fees.	Months. S.P. .. 12 ½ „ .. 6 F.B. .. 12
No. of Rule	..	189	..	143	143	213	143, 213		143, 213	162, 198	150	151	151	..	159	159, 162, 198	131, 132, 196, 187	150, 159

Society.	Entrance Fees (E.F.) and Annual Contributions (A.C.).										Benefits.							
	Initiation Age.	Entrance Fee.				Annual Contribution.				Member's Wife (W.), Wife over 40, Second Wife (2nd W.), Widow (D.), or Child (C.). To the Funeral Fund.	Sick Pay during—				Funeral Benefit Payable at Death of—		Medical Attendance and Medicine to—	New Members are entitled to—
		Total.	To the—			Total.	To the—				First Six Months.	Second Six Months.	Third Six Months and after.	Fourth Six Months and after.	Member.	Wife (W.), Second Wife (2nd W.), Widow (D.), Child (C.).		Full Sick Pay (S.P.), Full Funeral Benefits (F.B after—
			Funeral Fund.	Sick Fund.	Medical and Management Fund.		Funeral Fund.	Sick Fund.	Medical and Management Fund.	Entrance Fee, Annual Contribution.								
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
		s.	*s. d.*	*s.* d.	*s.*	*s. d.*	*s. d.*	*s. d.*	*s.*		*s.*	*s.*	*s.*		£			Months.
30. A. N. A. ..	16—20	5	1 6	0 6	3	52 0	5 8	20 4	26	W., E.F., 2s.6d.	20	10	5	..	20	W., £10	Member, his wife, sons under 16, daughters under 20.	S.P. .. 6
	20—24					56 4	6 8	23 8	26							2nd W., £10		F.B. .. 12
	24—25					60 8	8 0	26 8	26	2nd W., E.F., 40s.							Widowed mother of unmarried member.	
	25—28	10	1 6	2 6	6													
	28—30					65 0	9 4 A.	29 8 A.	26									
	30—32	20	3 0	5 0	12	69 4	10 4	33 0	26									
	32—34																	
	34—35					73 8	11 4	36 4	26									
	35—37	30	3 0	9 0	18												Also widow and children, and honorary member and family, on payment of fees.	
	37—40					78 0 with levies if necessary.	12 8	39 4	26 with levies if necessary.									
							O.M.— *s.* 16–40 .. 6 N.	*s.* 20 Q.										
No. of Rule	..	4	55	54	54	4	55	4, 51	4	6	13	13	13	..	23	23, 6	10, 7, 28	13, 23
						s. d.		*s. d.*	*s. d.*	2nd W.—	*s.*	*s.*	*s.*		£			Months.
30. G. S. R. S.	16—24	Unmarried member 2s. 6d., married member 12s. 6d.	..	..	Unmarried member 2s. 6d.; married member 12s. 6d.	60 8		30 4	30 4	E.F., 20s.	20	for 3 months, and 15s. for 3 months.	5	..	20	W., £10	Member, wife, and children under 18.	S.P. .. 12 reduced sick pay after 4 months
	24—28					65 0		34 8	30 4	A.C., 6s.						2nd W., £10		
	28—31					69 4		39 0 A.	30 4								Widowed mother of unmarried member and her family.	
	31—34					73 8		43 4	30 4	D., A.C., 8s. 8d.						D., £10		
	34—40					82 4		52 0	30 4									F.B. .. 12 reduced funeral benefit after 4 months
	40—45					104 0		73 8	30 4	C., A.C., 4s. 4d.						C., £2 10s. if under 6 years of age; £5 from 6 to 16	Also widow and children and orphans under 18, on payment of fees.	
							O.M.— 16–35 .. 30 4 35–40 .. 34 8 40–45 .. 43 4 N.											
No. of Rule	..	19	..	..	151	21	153		151	28, 165, 26	40	40	40	..	78	78	57, 4, 165, 166	40, 41, 78
		s.																
6. C. M. P. S.	Under 30	40	..	..	..	..	..	..	..	..	No sick pay is given in this Society.				*Pensions and amounts payable at Death.* The amount payable as a pension to each beneficiary member of the age of 60 or over (*a*), and the amount payable to the widow and orphans of each beneficiary member who has died during the year (*b*), is calculated at the close of each year, as follows:—*As* the total of the ages of all the beneficiary members *is* to the total amount of the Pension Fund (*a*), and *to* the Immediate Fund of the Decease Fund (*b*), *so is* the age of each beneficiary member *to* the sum payable to him as pension (*a*), or *to* his widow and orphans (*b*), as the case may be.		No medical benefits are given in this Society.	
	30—50	40s., with 2os. extra for every year over 30, or, in lieu of the 2os., 2s. a year extra contribution for every year over 30.				2os. and raise or contribute another 2os.												
No. of Rule	..		..	..	..	8	..	..	..	..	..	..	..	..	25		—	—

38. I. N. F. ..	16—18	*s.* ..	..	..	*s.* ..	*s. d.* 52 0	*s. d.* 26 0	*s.* 26	W., E.F., 2s. 6d.	*s.* 20	*s.* 10	*s.* 5 for 12 months only.	..	20	W., £10	Member, wife, and children under 18.	Months. S.P. .. 12
	18—23	..	..	..	..	56 4	30 4	26							2nd W., £10		½ „ .. 6
	23—28	..	..	..	..	60 8	34 8	26	2nd W.— E.F., 10s. 6d.								
	28—30	..	..	..	..	65 0	39 0 A.	26	A.C., 12s.							Widowed mother of unmarried member.	F.B. .. 12
	30—32	10	..	..	10												½ „ .. 6
	32—35					69 4	43 4	26									
	35—36																
	36—38	20	..	..	20	73 8	47 8	26								Also widow and children, unmarried sisters, daughters over 18, brothers under 16, and honorary member and family, on payment of fees.	
	38—40					78 0	52 0	26									
							25 % thereof to F. F.										
No. of Rule	..	130	..	..	137	134	137, 64	137	128, 70	154	154	154	..	66	66, 70	108, 116, 117, 132	153, 154, 66
39. M. T. B. S.	16—35	*s. d.* 2 6	..	..	*s. d.* 2 6	*s.* 65	*s. d.* 36 10 A.	*d.* 28 2	D., A.C. 12s.	*s.* 20	*s.* 10 for 3 months, and 5s. for 3 months.	..	..	*s.* 20	W., £10 Also £10 on death of widowed mother of unmarried member if supported by him. D., £10	Member, wife, and children under 18.	Months. S.P. .. 9
	35—45	15 0	..	..	15 0												½ „ .. 6
																Widowed mother of unmarried member and her children under 18	F.B. .. 9
																	½ „ .. 6
																Also widow and children, on payment of fees.	
No. of Rule	..	10	..	..	14	11	14	14	63B	48	48	..	..	57	58	61, 63A	47, 48, 57
40. C. C. C. A. S.	..	..	..	..		*s.* 26 with levies. For half benefits half rates.	..	..	..	*s.* 20	*s.* 20	*s.* 15	*s.* 10 for six months only.	£ 20	..	..	The benefits are given only when sickness or death is due to accident met with while performing duties in or around the colliery.
41. J. C. A. S.	..	..	..	..	..	*s.* 26 with levies. For half benefits half rates.	..	..	..	*s.* 20	*s.* 20	*s.* 15	*s.* 10 for six months only.	£ 20	..	..	The benefits are given only when sickness or death is due to accident met with while performing duties in or around the colliery.

APPENDIX C.

STATISTICS OF FRIENDLY SOCIETIES, 1896.

SUMMARY TABLES.

SUMMARY OF DETAILED TABLES OF EACH SOCIETY AND DISTRICT FOR THE YEAR 1896; TOGETHER WITH SUMMARY OF EACH SOCIETY FOR THE YEARS 1895 AND 1894.

APPENDIX C.

SUMMARY OF DETAILED TABLES, 1896.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Branches.				Members.												
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.		
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.
																			Per cent.
1	M.U.I.O.O.F.—																		
I.	Bairnsdale		6	...	...	6	354	276	80	3	2	3	45	33	387	309	371	293	78·98
II.	Ballarat		15	...	...	15	1,638	1,458	113	5	31	12	89	– 14	1,624	1,448	1,631	1,453	89·09
III.	Bendigo		15	...	...	15	3,316	2,896	365	20	59	35	223	68	3,384	3,007	3,350	2,951	88·09
IV.	Castlemaine		16	...	...	16	1,443	1,302	137	6	38	16	63	26	1,469	1,333	1,456	1,318	90·52
V.	Collingwood		10	...	...	10	1,186	1,107	124	9	19	13	54	47	1,233	1,114	1,209	1,110	91·81
VI.	Corio		5	...	...	5	398	373	27	7	8	4	22	...	398	375	398	374	93·97
VII.	Hamilton		8	...	...	8	416	353	32	3	4	4	33	– 6	410	360	413	357	86·44
VIII.	North Yarra		4	...	...	4	561	514	41	7	4	12	23	9	570	533	565	523	92·57
IX.	Ovens and Murray		20	1	...	21	1,285	1,075	185	11	7	22	115	52	1,337	1,143	1,311	1,109	84·59
X.	Port Fairy		5	...	...	5	300	282	16	2	1	3	16	– 2	298	279	299	281	93·98
XI.	Port Phillip		40	2	...	42	4,593	4,096	459	53	41	65	308	98	4,691	4,189	4,642	4,142	89·23
XII.	Sale		5	1	...	6	235	200	64	10	1	7	25	41	276	208	255	204	80·00
XIII.	South Melbourne		14	1	1	14	1,461	1,279	159	60	13	47	83	76	1,537	1,328	1,499	1,304	86·99
XIV.	St. Arnaud		5	...	1	4	440	373	46	10	5	12	43	– 4	436	394	438	383	87·44
XV.	Talbot		5	...	...	5	444	400	84	3	6	3	29	49	493	422	469	411	87·63
XVI.	Warrnambool		7	...	...	7	373	338	40	6	2	5	16	23	396	342	384	340	88·54
XVII.	Wimmera		13	...	...	13	777	651	108	6	7	11	81	15	792	660	785	656	83·56
XVIII.	Yarra Yarra		11	...	...	11	841	739	78	7	8	8	57	12	853	756	847	747	88·19
1	Total of M.U.I.O.O.F.	1896	204	5	2	207	20,061	17,712	2,158	228	256	282	1,325	523	20,584	18,200	20,322	17,956	88·36
		1895	203	4	3	204	20,219	17,714	1,847	310	264	341	1,710	–158	20,061	17,712	20,140	17,713	87·95
		1894	197	16	10	203	20,704	18,180	1,578	218	227	256	1,798	–485	20,219	17,714	20,462	17,947	87·71
2	G.U.O.O.F.—																		
I.	Ballarat		6	...	...	6	583	511	29	...	8	1	44	– 24	559	509	571	510	89·32
II.	Bendigo		3	...	...	3	360	323	53	...	12	1	31	9	369	293	365	308	84·38
III.	Castlemaine		9	...	1	8	294	248	11	...	11	...	34	– 34	260	223	277	236	85·20
IV.	Eastern		13	...	...	13	621	462	65	4	8	5	102	– 46	575	443	598	452	75·59
V.	Gippsland		7	...	...	7	188	163	6	...	2	2	17	– 15	173	137	180	150	83·33
VI.	Melbourne		20	...	...	20	1,469	1,261	71	13	16	22	164	–118	1,351	1,172	1,410	1,216	86·24
2	Total of G.U.O.O.F.	1896	58	...	1	57	3,515	2,968	235	17	57	31	392	–228	3,287	2,777	3,401	2,872	84·45
		1895	60	...	2	58	3,687	3,015	235	51	45	52	361	–172	3,515	2,968	3,601	2,992	83·09
		1894	63	1	4	60	4,017	3,241	289	107	44	115	567	–330	3,687	3,015	3,852	3,128	81·20

3	I.O.O.F.	1896	73	1	...	74	6,215	5,148	567	66	57	87	641	−152	6,063	5,074	6,139	5,111	83·25
		1895	74	1	2	73	6,374	5,267	651	77	59	78	750	−159	6,215	5,148	6,295	5,207	82·72
		1894	75	1	2	74	6,882	5,469	610	86	61	97	1,046	−508	6,374	5,267	6,628	5,368	80·99
4	U.A.O.D.	1896	93	...	7	86	7,197	6,159	694	266	61	299	852	−252	7,945	6,119	7,071	6,139	86·82
		1895	95	1	3	93	7,297	6,151	779	168	63	199	785	−100	7,197	6,159	7,247	6,155	84·93
		1894	97	3	5	95	7,847	6,431	656	179	63	157	1,165	−550	7,297	6,151	7,572	6,291	83·08
5	A.O.F., Ballarat	1896	8	...	...	8	266	257	1	...	8	...	14	−21	245	238	256	248	96·88
		1895	8	...	...	8	271	257	6	...	6	1	4	−5	266	257	268	257	95·90
		1894	9	...	1	8	297	290	1	17	8	17	19	−26	271	257	284	274	96·48
6	A.O.F., Bendigo	1896	10	1	...	11	830	805	110	23	31	25	51	26	856	809	843	807	95·73
		1895	11	...	1	10	900	854	29	25	30	27	67	−70	830	805	865	830	95·95
		1894	11	...	...	11	935	916	42	4	32	2	47	−35	900	854	917	885	96·40
7	A.O.F., Geelong and Western	1896	6	...	...	6	312	302	31	...	7	...	18	6	318	295	315	298	94·60
		1895	6	...	...	6	331	317	11	...	3	1	26	−19	312	302	322	309	95·96
		1894	6	...	...	6	357	344	16	2	2	2	40	−26	331	317	344	330	95·93
8	A.O.F., Grenville ...	1896	3	...	...	3	85	79	...	...	1	...	3	−4	81	76	83	78	93·98
		1895	3	...	...	3	90	79	1	...	2	...	4	−5	85	79	87	79	90·80
		1894	3	...	...	3	91	88	4	...	3	...	2	−1	90	79	91	84	92·31
9	A.O.F., Melbourne ...	1896	79	2	3	78	8,564	7,583	748	178	123	104	731	−32	8,532	7,592	8,548	7,587	88·76
		1895	79	3	3	79	8,465	7,471	799	187	131	110	646	99	8,564	7,583	8,515	7,527	88·40
		1894	79	1	1	79	8,796	7,804	694	50	106	65	904	−331	8,465	7,471	8,630	7,637	88·49
10	A.O.F., Ovens and Murray	1896	6	1	...	7	313	284	68	1	6	...	12	51	364	328	338	306	90·82
		1895	6	...	...	6	310	280	23	1	2	1	18	3	313	284	311	282	90·68
		1894	6	...	...	6	301	267	27	1	2	2	15	9	310	280	306	274	89·54
11	A.O.F., Portland ...	1896	7	...	1	6	427	405	12	...	12	1	27	−28	399	372	413	389	94·19
		1895	7	...	...	7	457	437	7	...	14	1	22	−30	427	405	442	421	95·25
		1894	7	...	...	7	488	456	5	1	3	1	33	−31	457	437	472	446	94·50
12	A.O.F., Warrnambool ...	1896	1	...	...	1	120	104	13	...	1	...	8	4	124	116	122	110	90·16
		1895	1	...	...	1	113	105	18	...	2	1	8	7	120	104	117	105	89·74
		1894	1	...	...	1	117	111	...	...	...	...	4	−4	113	105	115	108	93·91
13	A.O.F., Court Unity ...	1896	1	...	...	1	147	134	1	1	7	...	6	−11	136	121	142	127	89·44
		1895	1	...	...	1	152	138	...	...	4	...	1	−5	147	134	149	136	91·28
		1894	1	...	...	1	159	145	...	...	5	...	2	−7	152	138	156	142	91·03
14	A.O.F., Court Freedom ...	1896	1	...	...	1	29	23	...	...	1	...	5	−6	23	23	26	23	88·46
		1895	1	...	...	1	31	29	...	...	2	...	...	−2	29	23	30	26	86·67
		1894	1	...	...	1	45	44	...	...	...	...	14	−14	31	29	38	36	94·74
15	A.O.F., Court Ararat ...	1896	1	...	...	1	33	33	...	...	1	...	...	−1	32	31	32	32	100·00
		1895	1	...	...	1	36	33	...	...	...	...	3	−3	33	33	35	33	94·29
		1894	1	...	...	1	39	36	...	1	1	...	3	−3	36	33	37	35	94·59
16	A.O.F., Court Amherst ...	1896	1	...	...	1	23	23	3	...	1	...	...	2	25	23	24	23	95·83
		1895	1	...	...	1	21	21	3	...	1	...	...	2	23	23	22	22	100·00
		1894	1	...	...	1	24	23	2	...	1	...	4	−3	21	21	23	22	95·65

* Effective members are those entitled to sick or funeral benefits.

TABLE I.—BRANCHES AND MEMBERS.—Branches Opened and Closed, Members Admitted and Left, Increase and Total Number in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894—*continued.*

No.	Society and District.	Year.	Branches.				Members.												
			At beginning of Year.	Opened.	Closed.	At end of Year.	At beginning of Year.		Admitted by—		Left by—			Increase (Decrease, —).	At end of Year.		Average Number.		
							Members.	Effective Members.*	Initiation.	Clearance.	Death.	Clearance.	Arrears, Resignation, and Expulsion.		Members.	Effective Members.*	Members.	Effective Members.*	Proportion Effective.
																			Per cent.
17	I.O.R.	1896	187	3	3	187	9,276	8,000	1,004	155	82	174	897	6	9,282	7,984	9,279	7,992	86·13
		1895	185	5	3	187	9,168	7,869	986	160	83	177	778	108	9,276	8,000	9,222	7,934	86·03
		1894	182	6	3	185	9,321	8,044	983	149	73	178	1,034	−153	9,168	7,869	9,244	7,956	86·07
18	O.S.T.—																		
I.	Ballarat and Sandhurst ...	...	15	...	2	13	467	385	54	5	6	8	67	−22	445	347	456	366	80·26
II.	Melbourne	...	24	...	...	24	1,318	963	204	18	8	21	211	−18	1,300	987	1,309	975	74·48
III.	Victoria	...	20	...	2	18	770	608	107	4	3	7	111	−10	760	584	765	596	77·91
18	Total of O.S.T. ...	1896	59	...	4	55	2,555	1,956	365	27	17	36	389	−50	2,505	1,918	2,530	1,837	76·56
		1895	61	...	2	59	2,529	1,956	337	30	23	25	293	26	2,555	1,956	2,542	1,956	76·95
		1894	60	3	2	61	2,667	2,061	299	25	28	25	409	−138	2,529	1,956	2,598	2,009	77·33
19	H.A.C.B.S.—																		
I.	Ballarat	...	7	...	...	7	335	262	33	2	7	3	53	−28	307	227	321	245	76·32
II.	Melbourne	...	51	5	1	55	3,972	3,091	921	59	34	70	411	465	4,437	3,535	4,204	3,313	78·81
19	Total of H.A.C.B.S.	1896	58	5	1	62	4,307	3,353	954	61	41	73	464	437	4,744	3,762	4,525	3,558	78·63
		1895	61	...	3	58	4,052	3,357	753	45	52	71	420	255	4,307	3,353	4,179	3,355	80·28
		1894	58	4	1	61	4,184	3,480	393	43	45	36	487	−132	4,052	3,357	4,118	3,419	83·02
20	O.St.A.	1896	17	...	...	17	602	527	28	4	20	4	76	−68	534	488	568	508	89·44
		1895	18	...	1	17	646	556	62	12	16	13	89	−44	602	527	624	542	86·86
		1894	18	...	...	18	707	631	36	1	16	2	80	−61	646	556	677	593	87·59
21	O.St.A., S.C.	1896	5	...	...	5	238	226	7	1	8	1	15	−16	222	206	230	216	93·91
		1895	6	...	1	5	266	244	8	5	16	5	20	−28	238	226	252	235	93·25
		1894	6	...	...	6	274	257	11	1	7	...	13	−8	266	244	270	250	92·59
22	G.U.O.F.G.	1896	23	3	...	26	1,292	987	290	14	9	17	229	49	1,341	1,083	1,317	1,035	78·59
		1895	23	1	1	23	1,215	985	263	46	13	43	176	77	1,292	987	1,254	986	78·63
		1894	23	1	1	23	1,294	1,019	187	31	10	35	252	−79	1,215	985	1,254	1,002	79·90
23	St.P.S., Melbourne ...	1896	9	...	1	8	579	501	20	6	11	6	56	−47	532	455	555	478	86·13
		1895	9	...	...	9	613	524	22	...	11	...	45	−34	579	501	596	512	85·91
		1894	7	2	...	9	631	535	66	2	9	2	75	−18	613	524	622	530	85·20
24	St.P.S., Geelong and Western	1896	1	...	...	1	192	169	48	32	3	...	2	75	267	249	230	209	90·87
		1895	1	...	...	1	161	145	54	...	7	...	16	31	192	169	176	157	89·20
		1894	1	...	...	1	226	174	16	...	2	...	79	−65	161	145	194	159	81·96

25	P.A.F.S.	1896	29	1	2	28	1,093	925	117	22	10	12	112	5	1,098	919	1,096	922	84·12
		1895	29	...	...	29	1,132	934	77	6	10	12	100	−39	1,093	925	1,113	930	83·56
		1894	29	...	...	29	1,254	1,015	83	10	17	19	179	−122	1,132	934	1,193	975	81·72
26	A.N.A....	1896	117	8	2	123	9,620	7,348	2,252	260	53	339	1,283	837	10,457	7,956	10,038	7,652	76·23
		1895	111	7	1	117	9,146	6,838	1,969	218	52	239	1,422	474	9,620	7,348	9,383	7,093	75·59
		1894	106	9	4	111	8,768	6,157	1,978	230	42	245	1,543	378	9,146	6,838	8,957	6,497	72·54
27	G.S.R.S.	1896	1	...	...	1	122	120	...	...	...	...	7	−7	115	113	119	116	97·48
		1895	1	...	...	1	128	126	1	...	3	...	4	−6	122	120	125	123	98·40
		1894	1	...	...	1	145	140	...	...	3	...	14	−17	128	126	137	133	97·08
28	St.M.T.A.B.S.	1896	1	...	1	...	54	40	...	...	...	32	22	−54	...	...	27	20	74·07
		1895	1	...	...	1	55	55	...	...	...	...	1	−1	54	40	54	47	87.04
		1894	1	...	...	1	56	56	...	...	...	...	1	−1	55	55	55	55	100·00
29	C.M.P.S.	1896	1	...	...	1	28	28	1	...	...	...	...	1	29	29	28	28	100·00
		1895	1	...	...	1	28	28	...	...	...	...	...	...	28	28	28	28	100·00
		1894	1	...	...	1	29	29	...	...	...	...	1	−1	28	28	28	28	100·00
30	I.N.F.	1896	8	1	...	9	475	377	211	6	2	3	122	90	565	427	520	402	77·31
		1895	8	...	...	8	551	384	86	6	2	10	156	−76	475	377	513	381	74·27
		1894	10	...	2	8	592	403	78	35	3	35	116	−41	551	384	572	394	68·88
31	M.T.B.S.	1896	1	...	...	1	742	709	98	...	2	...	117	−21	721	672	732	691	94·40
		1895	1	...	...	1	711	654	101	...	4	...	66	31	742	709	726	681	93·80
		1894	1	...	...	1	702	702	103	...	2	...	92	9	711	654	706	678	96·03
32	C.C.C.A.S.	1896	...	1	...	1	...	...	172	...	2	...	...	170	170	170	85	85	100·00
33	J.C.A.S.	1896	...	1	...	1	...	...	96	...	1	...	...	95	95	95	47	47	100·00
	Total of all the Societies	1896	1,069	33	28	1,074	79,312	67,285	10,304	1,368	891	1,526	7,876	1,379	80,691	68,720	80,001	68,002	85·00
		1895	1,075	22	28	1,069	79,204	66,869	9,128	1,347	920	1,407	8,040	108	79,312	67,285	79,258	67,077	84·63
		1894	1,064	47	36	1,075	82,004	68,600	8,158	1,193	817	1,291	10,043	−2,800	79,204	66,869	80,604	67,735	84·03

* Effective members are those entitled to sick or funeral benefits.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
1	M.U.I.O.O.F.—													
I.	Bairnsdale	...	611	...	273	20	904	377	20	2	399	505	4,713	5,218
II.	Ballarat	...	2,569	...	2,384	150	5,103	3,079	686	69	3,834	1,269	47,403	48,672
III.	Bendigo	...	5,338	...	1,093	271	6,702	4,857	1,310	123	6,290	412	20,388	20,800
IV.	Castlemaine	...	2,362	...	1,080	719	4,161	2,996	772	548	4,316	155*	24,330	24,175
V.	Collingwood	...	1,916	...	1,420	73	3,409	2,433	500	195	3,128	281	33,823	34,104
VI.	Corio	...	637	...	569	26	1,232	765	200	32	997	235	12,280	12,515
VII.	Hamilton	...	682	...	419	...	1,101	529	90	6	625	476	10,019	10,495
VIII.	North Yarra	...	922	...	228	27	1,177	987	180	26	1,193	16*	8,052	8,036
IX.	Ovens and Murray	...	2,233	...	653	44	2,930	1,432	180	33	1,645	1,285	17,425	18,710
X.	Port Fairy	...	484	...	320	...	804	685	10	31	726	78	8,342	8,420
XI.	Port Phillip	...	7,388	...	4,192	159	11,739	7,070	1,020	563	8,653	3,086	104,923	108,009
XII.	Sale	...	376	...	235	3	614	287	40	...	327	287	4,589	4,876
XIII.	South Melbourne	...	2,349	...	1,251	323	3,923	2,413	348	307	3,068	855	30,484	31,339
XIV.	St. Arnaud	...	744	...	294	81	1,119	660	130	79	869	250	5,809	6,059
XV.	Talbot	...	740	...	91	72	903	1,044	130	85	1,259	356*	2,327	1,971
XVI.	Warrnambool	...	595	...	309	...	904	611	40	5	656	248	5,203	5,451
XVII.	Wimmera	...	1,367	...	410	44	1,821	814	200	9	1,023	798	10,326	11,124
XVIII.	Yarra Yarra	...	1,369	...	473	13	1,855	1,033	70	143	1,246	609	15,568	16,177
1	Total of M.U.I.O.O.F. ...	1896	32,682	...	15,694	2,025	50,401	32,072	5,926	2,256	40,254	10,147	366,004	376,151
		1895	31,486	...	15,923	3,088	50,497	33,249	6,020	2,983	42,252	8,245	357,759	366,004
		1894	31,187	...	16,684	3,474	51,345	32,473	5,062	3,783	41,318	10,027	347,732	357,759
2	G.U.O.O.F.—													
I.	Ballarat	...	893	4	344	...	1,241	844	180	22	1,046	195	7,246	7,441
II.	Bendigo	...	578	4	47	20	649	512	220	11	743	94*	1,472	1,378
III.	Castlemaine	...	402	1	228	247	878	464	255	262	981	103*	6,420	6,317
IV.	Eastern	...	790	8	289	29	1,116	389	170	...	559	557	8,335	8,892
V.	Gippsland	...	249	1	190	3	443	305	40	1	346	97	4,553	4,650
VI.	Melbourne	...	1,998	11	900	250	3,159	2,232	430	261	2,923	236	21,639	21,875
2	Total of G.U.O.O.F. ...	1896	4,910	29	1,998	549	7,486	4,746	1,295	557	6,598	888	49,665	50,553
		1895	4,920	72	2,100	512	7,604	4,996	976	613	6,585	1,019	48,646	49,665
		1894	5,145	80	2,211	315	7,751	5,508	986	540	7,034	717	47,929	48,646
3	I.O.O.F.	1896	9,106	82	3,058	362	12,608	6,767	1,596	221	8,584	4,024	90,515	94,539
		1895	9,113	87	3,340	6,946	19,486	7,418	1,625	595	9,638	9,848	80,667	90,515
		1894	9,355	78	3,610	319	13,362	7,648	1,455	6,328	15,431	2,069*	82,736	80,667

4	U.A.O.D.	1896	9,052	425	2,300	1,899	13,676	7,585	1,540	2,211	11,336	2,340	84,904	87,244
		1895	9,119	373	2,595	1,991	14,078	7,972	1,588	1,895	11,455	2,623	82,281	84,904
		1894	8,524	347	2,131	942	11,944	7,487	1,455	1,643	10,585	1,359	80,922	82,281
5	A.O.F., Ballarat	1896	451	1	76	3	531	488	150	...	638	107*	2,820	2,713
		1895	431	3	74	4	512	440	150	20	610	98*	2,918	2,820
		1894	489	...	116	20	625	521	180	510	1,211	586*	3,504	2,918
6	A.O.F., Bendigo	1896	1,621	42	417	167	2,247	1,632	780	2	2,414	167*	8,923	8,756
		1895	1,547	55	460	137	2,199	1,398	710	134	2,242	43*	8,966	8,923
		1894	1,693	67	476	250	2,486	1,745	700	15	2,460	26	8,940	8,966
7	A.O.F., Geelong and Western ...	1896	397	3	199	...	599	453	170	2	625	26*	5,242	5,216
		1895	398	3	168	25	594	397	85	9	491	103	5,139	5,242
		1894	405	1	208	...	614	299	80	1	380	234	4,905	5,139
8	A.O.F., Grenville	1896	104	...	36	3	143	112	30	...	142	1	1,216	1,217
		1895	101	1	42	1	145	105	50	28	183	38*	1,254	1,216
		1894	118	4	54	...	176	184	70	24	278	102*	1,356	1,254
9	A.O.F., Melbourne	1896	11,290	58	3,733	704	15,785	11,990	2,900	355	15,245	540	88,858	89,398
		1895	10,905	55	4,080	662	15,702	12,618	3,325	987	16,930	1,228	90,086	88,858
		1894	11,211	75	4,338	268	15,892	12,498	2,585	251	15,334	558	89,528	90,086
10	A.O.F., Ovens and Murray	1896	437	43	194	...	674	459	130	...	589	85	6,073	6,158
		1895	372	16	264	...	652	457	100	...	557	95	5,978	6,073
		1894	381	16	277	...	674	442	85	17	544	130	5,848	5,978
11	A.O.F., Portland	1896	491	10	229	36	766	678	310	18	1,006	240*	8,050	7,810
		1895	548	5	309	26	888	1,085	290	20	1,395	507*	8,557	8,050
		1894	576	4	343	30	953	830	120	...	950	3	8,554	8,557
12	A.O.F., Warrnambool	1896	155	4	199	10	368	218	50	3	271	97	2,870	2,967
		1895	145	6	169	2	322	317	30	10	357	35*	2,905	2,870
		1894	134	...	184	4	322	241	20	10	271	51	2,854	2,905
13	A.O.F., Court Unity	1896	267	...	386	1	654	439	150	...	589	65	5,904	5,969
		1895	280	...	366	...	646	519	110	...	629	17	5,887	5,904
		1894	280	...	380	...	660	505	120	...	625	35	5,852	5,887
14	A.O.F., Court Freedom	1896	38	...	8	...	46	7	10	21	38	8	633	641
		1895	67	...	20	...	87	100	30	1	131	44*	677	633
		1894	83	...	18	...	101	113	...	...	113	12*	689	677
15	A.O.F., Court Ararat	1896	53	...	44	...	97	66	50	...	116	19*	1,446	1,427
		1895	57	...	92	17	166	91	...	...	91	75	1,371	1,446
		1894	58	...	71	...	129	53	20	...	73	56	1,315	1,371
16	A.O.F., Court Amherst	1896	30	...	...	...	30	29	20	...	49	19*	416	397
		1895	34	5	2	...	41	69	20	...	89	48*	464	416
		1894	31	2	5	...	38	33	20	...	53	15*	479	464

NOTE.—The asterisk (*) signifies the excess of expenditure over receipts.

TABLE II.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Sick and Funeral Fund in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894—*continued.*

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Sick Pay.	Funeral Benefits.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
17	I.O.R.	1896	13,070	...	5,697	1,429	20,196	11,274	1,907	2,045	15,226	4,970	133,176	138,146
		1895	12,678	1	5,971	973	19,623	12,448	1,918	1,160	15,526	4,097	129,079	133,176
		1894	12,185	1	5,241	809	18,236	11,391	1,580	328	13,299	4,937	124,142	129,079
18	O.S.T.—													
I.	Ballarat and Sandhurst		450	1	150	68	669	510	...	135	645	24	4,070	4,094
II.	Melbourne		1,200	2	302	16	1,520	1,256	...	235	1,491	29	7,626	7,655
III.	Victoria		947	...	564	37	1,548	604	...	393	997	551	15,276	15,827
	National		...	...	167	616	783	...	355	74	429	354	3,965	4,319
18	Total of O.S.T.	1896	2,597	3	1,183	737	4,520	2,370	355	837	3,562	958	30,937	31,895
		1895	2,537	2	1,183	799	4,521	2,712	340	918	3,970	551	30,386	30,937
		1894	2,503	3	1,105	574	4,185	2,470	450	404	3,324	861	29,525	30,386
19	H.A.C.B.S.—													
I.	Ballarat		396	10	53	149	608	279	200	...	479	129	1,651	1,780
II.	Melbourne		5,261	157	915	260	6,593	4,322	850	176	5,348	1,245	24,116	25,361
19	Total of H.A.C.B.S. ...	1896	5,657	167	968	409	7,201	4,601	1,050	176	5,827	1,374	25,767	27,141
		1895	4,828	200	1,024	426	6,478	4,422	1,190	375	5,987	491	25,276	25,767
		1894	4,725	120	1,066	564	6,475	4,346	1,000	959	6,305	170	25,106	25,276
20	O.St.A.	1896	775	1	108	3	887	542	360	48	950	63*	4,541	4,478
		1895	855	1	116	26	998	660	310	31	1,001	3*	4,544	4,541
		1894	904	1	132	21	1,058	614	400	44	1,058	...	4,544	4,544
21	O.St.A., S.C.	1896	411	1	127	2	541	569	160	33	762	221*	2,855	2,634
		1895	451	1	158	8	618	610	320	35	965	347*	3,202	2,855
		1894	479	2	172	28	681	764	180	47	991	310*	3,512	3,202
22	G.U.O.F.G.	1896	1,786	7	385	35	2,213	1,226	230	88	1,544	669	11,783	12,452
		1895	1,690	8	352	225	2,275	1,105	240	475	1,820	455	11,328	11,783
		1894	1,643	6	313	31	1,993	1,177	270	126	1,573	420	10,908	11,328
23	St.P.S., Melbourne	1896	816	...	413	84	1,313	739	240	291	1,270	43	15,414	15,457
		1895	924	21	460	1	1,406	731	290	6	1,027	379	15,035	15,414
		1894	947	20	518	283	1,768	779	130	...	909	859	14,176	15,035
24	St.P.S., Geelong and Western ...	1896	272	17	92	59	440	186	90	...	276	164	2,057	2,221
		1895	217	18	69	...	304	188	147	...	335	31*	2,088	2,057
		1894	202	10	70	...	282	245	50	...	295	13*	2,101	2,088

25	P.A.F.S.	1896	1,427	25	488	35	1,975	1,019	295	531	1,845	130	15,205	15,335
		1895	1,468	27	593	20	2,108	1,121	340	88	1,549	559	14,646	15,205
		1894	1,591	32	641	49	2,313	1,224	350	37	1,611	702	13,944	14,646
26	A.N.A.	1896	13,568	513	2,075	92	16,248	6,502	1,190	71	7,763	8,485	65,833	74,318
		1895	12,227	433	1,899	119	14,678	6,252	950	128	7,330	7,348	58,485	65,833
		1894	11,160	423	1,765	126	13,474	5,174	880	369	6,423	7,051	51,434	58,485
27	G.S.R.S.	1896	201	...	120	...	321	211	10	...	221	100	1,961	2,061
		1895	210	2	100	...	312	209	65	...	274	38	1,923	1,961
		1894	212	...	113	...	325	249	55	...	304	21	1,902	1,923
28	St.M.T.A.B.S.	1896	...	...	...	...	...	...	...	181	181	181*	181	...
		1895	48	...	7	...	55	45	...	...	45	10	171	181
		1894	52	...	6	...	58	53	...	...	53	5	166	171
30	I.N.F.	1896	739	...	42	43	824	377	50	2	429	395	2,435	2,830
		1895	731	1	33	2	767	486	70	196	752	15	2,420	2,435
		1894	759	1	52	2	814	288	130	120	538	276	2,144	2,420
31	M.T.B.S.	1896	1,351	...	218	7	1,576	1,225	120	...	1,345	231	4,926	5,157
		1895	1,356	...	213	...	1,569	1,237	130	...	1,367	202	4,724	4,926
		1894	1,268	...	327	...	1,595	1,303	80	...	1,383	212	4,512	4,724
	Total of all the Societies ...	1896	113,754	1,431	40,487	8,694	164,366	98,582	21,164	9,949	129,695	34,671	1,040,610	1,075,281
		1895	109,743	1,396	42,182	16,010	169,331	103,457	21,419	11,823	136,699	32,632	1,007,978	1,040,610
		1894	108,346	1,293	42,686	8,109	160,434	100,753	18,538	15,556	134,847	25,587	982,391	1,007,978

NOTE.—The asterisk (*) signifies the excess of expenditure over receipts.

TABLE III.—RECEIPTS, EXPENDITURE AND FUNDS.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receip's over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
1	M.U.I.O.O.F.—													
I.	Bairnsdale	...	588	40	...	122	750	471	217	31	719	31	−14	17
II.	Ballarat	...	2,482	52	76	135	2,745	1,572	946	191	2,709	36	1,546	1,582
III.	Bendigo	...	4,803	163	97	425	5,488	3,110	1,563	518	5,191	297	4,352	4,649
IV.	Castlemaine	...	2,371	67	5	266	2,709	1,473	1,023	152	2,648	61	606	667
V.	Collingwood	...	1,707	60	14	145	1,926	1,165	594	162	1,921	5	453	458
VI.	Corio	...	631	16	17	45	709	439	192	38	669	40	242	282
VII.	Hamilton	...	587	18	4	61	670	472	183	30	685	15*	185	170
VIII.	North Yarra	...	933	18	8	104	1,063	703	275	60	1,038	25	185	210
IX.	Ovens and Murray	...	2,261	98	17	412	2,788	1,635	899	255	2,789	1*	498	497
X.	Port Fairy	...	460	9	1	19	489	286	208	5	499	10*	122	112
XI.	Port Phillip	...	6,768	242	39	805	7,854	5,032	2,235	618	7,885	31*	2,189	2,158
XII.	Sale	...	392	34	...	79	505	262	151	34	447	58	123	181
XIII.	South Melbourne	...	2,324	80	6	284	2,694	1,649	876	113	2,638	56	209	265
XIV.	St. Arnaud	...	691	28	...	71	790	508	220	54	782	8	37	45
XV.	Talbot	...	798	42	...	51	891	497	270	100	867	24	123	147
XVI.	Warrnambool	...	565	21	...	57	643	402	202	21	625	18	61	79
XVII.	Wimmera	...	1,324	57	5	108	1,494	921	460	93	1,474	20	275	295
XVIII.	Yarra Yarra	...	1,205	39	...	106	1,350	893	422	66	1,381	31*	126	95
1	Total of M.U.I.O.O.F. ...	1896	30,890	1,084	289	3,295	35,558	21,490	10,936	2,541	34,967	591	11,318	11,909
		1895	28,963	921	308	4,918	35,110	20,425	10,716	3,125	34,266	844	10,474	11,318
		1894	28,554	813	303	5,742	35,412	21,240	11,029	3,076	35,345	67	10,407	10,474
2	G.U.O.O.F.—													
I.	Ballarat	...	845	8	2	223	1,078	668	233	136	1,037	41	166	207
II.	Bendigo	...	483	17	...	124	624	322	163	100	585	39	81	120
III.	Castlemaine	...	380	1	1	136	518	229	161	103	493	25	81	106
IV.	Eastern	...	770	19	...	309	1,098	570	298	185	1,053	45	34	79
V.	Gippsland	...	228	4	...	139	371	219	88	60	367	4	5	9
VI.	Melbourne	...	2,014	23	...	634	2,671	1,480	700	418	2,598	73	73	146
	Committee of Management Funds	...	...	...	...	461	461	...	391	54	445	16	254	270
2	Total of G.U.O.O.F. ...	1896	4,720	72	3	2,026	6,821	3,488	2,034	1,056	6,578	243	694	937
		1895	3,764	34	1	2,670	6,469	3,610	2,101	872	6,583	114*	808	694
		1894	3,947	38	7	3,104	7,096	3,862	2,503	1,008	7,373	277*	1,085	808

3	I.O.O.F.	1896	9,284	255	28	1,343	10,910	6,660	3,356	558	10,574	336	1,418	1,754
		1895	9,180	305	44	1,339	10,868	6,829	3,382	792	11,003	135*	1,553	1,418
		1894	9,420	294	54	1,501	11,269	6,834	3,605	795	11,234	35	1,518	1,553
4	U.A.O.D.	1896	10,191	277	95	3,907	14,470	7,587	4,875	1,354	13,816	654	1,663	2,317
		1895	10,313	306	103	2,843	13,565	7,522	5,025	1,138	13,685	120*	1,783	1,663
		1894	9,875	253	93	3,298	13,519	6,936	5,266	878	13,080	439	1,344	1,783
5	A.O.F., Ballarat	1896	360	...	...	85	445	305	188	22	515	70*	−312	−382
		1895	465	1	...	269	735	342	178	20	540	195	−507	−312
		1894	499	...	...	243	742	339	202	23	564	178	−685	−507
6	A.O.F., Bendigo	1896	1,049	2	13	640	1,704	864	579	217	1,660	44	91	135
		1895	1,058	...	8	643	1,709	813	590	188	1,591	118	−27	91
		1894	1,166	...	7	506	1,679	1,007	645	76	1,728	49*	22	−27
7	A.O.F., Geelong and Western ...	1896	435	8	1	117	561	344	170	28	542	19	180	199
		1895	465	4	1	48	518	343	160	28	531	13*	193	180
		1894	484	6	1	65	556	348	171	6	525	31	162	193
8	A.O.F., Grenville	1896	146	...	...	2	148	88	63	2	153	5*	−62	−67
		1895	134	...	...	1	135	88	70	6	164	29*	−33	−62
		1894	148	...	1	...	149	95	75	3	173	24*	−9	−33
9	A.O.F., Melbourne	1896	12,314	325	33	2,138	14,810	9,696	4,398	803	14,897	87*	2,020	1,933
		1895	11,941	342	21	2,701	15,005	9,611	4,628	875	15,114	109*	2,129	2,020
		1894	11,701	327	55	3,473	15,556	9,676	5,105	1,297	16,078	522*	2,651	2,129
10	A.O.F., Ovens and Murray	1896	640	43	3	80	766	455	226	45	726	40	266	306
		1895	550	16	2	58	626	388	183	13	584	42	224	266
		1894	554	16	2	98	670	405	242	41	688	18*	242	224
11	A.O.F., Portland	1896	559	...	...	128	687	457	216	16	689	2*	167	165
		1895	615	...	...	132	747	502	222	18	742	5	162	167
		1894	668	...	...	119	787	517	241	14	772	15	147	162
12	A.O.F., Warrnambool	1896	169	4	3	18	194	105	71	14	190	4	123	127
		1895	137	5	...	46	188	103	79	20	202	14*	137	123
		1894	127	...	7	71	205	118	88	14	220	15*	152	137
13	A.O.F., Court Unity	1896	249	1	...	10	260	174	89	10	273	13*	48	35
		1895	258	...	...	19	277	178	86	17	281	4*	52	48
		1894	264	...	...	24	288	193	91	12	296	8*	60	52
14	A.O.F., Court Freedom	1896	27	...	...	2	29	28	18	1	47	18*	...	−18
		1895	46	...	...	22	68	43	19	1	63	5	−5	...
		1894	53	...	...	22	75	54	19	12	85	10*	5	−5
15	A.O.F., Court Ararat	1896	71	...	...	...	71	43	21	1	65	6	11	17
		1895	64	...	...	3	67	55	21	2	78	11*	22	11
		1894	65	...	...	6	71	44	20	...	64	7	15	22

NOTE.—The asterisk (*) signifies the excess of expenditure over receipts. The minus sign (−) signifies a debit balance.

Table III.—Receipts, Expenditure and Funds.—The Income and Expenditure of the Medical and Management Fund in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894—*continued*.

No.	Society and District.	Year.	Receipts.					Expenditure.				Excess of Receipts over Expenditure.	Funds at beginning of Year.	Funds at end of Year.
			Contributions.	Entrance and Clearance Fees.	Interest.	Other Receipts, including Levies.	Total.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
			£	£	£	£	£	£	£	£	£	£	£	£
16	A.O.F., Court Amherst	1896	44	...	...	2	46	27	14	2	43	3	−3	...
		1895	49	...	...	3	52	34	16	2	52	...	−3	−3
		1894	45	...	...	2	47	30	17	2	49	2*	−1	−3
17	I.O.R.	1896	13,147	113	83	2,244	15,587	9,207	4,422	1,647	15,276	311	2,300	2,611
		1895	13,097	110	89	2,094	15,390	9,111	5,114	1,020	15,245	145	2,155	2,300
		1894	12,928	106	84	2,047	15,165	9,121	5,146	936	15,203	38*	2,193	2,155
18	O.S.T.—													
I.	Ballarat and Sandhurst	...	476	6	...	118	600	300	206	119	625	25*	−37	−62
II.	Melbourne	...	1,412	27	1	301	1,741	933	496	304	1,733	8	64	72
III.	Victoria	...	1,103	15	3	271	1,392	704	318	273	1,295	97	275	372
—	National	...	...	...	...	436	436	...	359	93	452	16*	−198	−214
18	Total of O.S.T.	1896	2,991	48	4	1,126	4,169	1,937	1,379	789	4,105	64	104	168
		1895	2,933	44	5	905	3,887	1,974	1,365	448	3,787	100	4	104
		1894	2,668	38	5	969	3,680	2,043	1,352	341	3,736	56*	60	4
19	H.A.C.B.S.—													
I.	Ballarat	...	421	10	...	90	521	327	173	141	641	120*	41	−79
II.	Melbourne	...	5,780	165	16	1,331	7,292	4,588	2,339	236	7,163	129	1,321	1,450
19	Total of H.A.C.B.S. ...	1896	6,201	175	16	1,421	7,813	4,915	2,512	377	7,804	9	1,362	1,371
		1895	5,456	200	9	1,027	6,692	4,187	2,097	434	6,718	26*	1,388	1,362
		1894	5,314	119	45	1,305	6,783	4,306	1,939	551	6,796	13*	1,401	1,388
20	O.St.A.	1896	801	8	1	241	1,051	604	436	36	1,076	25*	−165	−190
		1895	878	12	...	205	1,095	689	477	66	1,232	137*	−28	−165
		1894	970	11	14	189	1,184	686	506	99	1,291	107*	79	−28
21	O.St.A., S.C.	1896	297	2	11	94	404	226	200	20	446	42*	460	418
		1895	324	1	14	92	431	257	213	9	479	48*	508	460
		1894	337	3	16	48	404	263	236	5	504	100*	608	508
22	G.U.O.F.G.	1896	1,950	87	5	249	2,291	1,306	834	148	2,288	3	217	220
		1895	1,800	91	7	221	2,119	1,217	776	115	2,108	11	206	217
		1894	1,762	65	11	261	2,099	1,247	730	168	2,145	46*	252	206

23	St.P.S., Melbourne	1896	781	5	32	141	959	600	352	143	1,095	136*	8,975	8,839
		1895	771	11	2	92	876	677	334	151	1,162	286*	9,261	8,975
		1894	789	15	3	192	999	621	357	179	1,157	158*	9,419	9,261
24	St.P.S., Geelong and Western ...	1896	299	17	...	91	407	185	100	51	336	71	88	159
		1895	239	18	...	28	285	163	74	42	279	6	82	88
		1894	220	10	...	11	241	131	47	2	180	61	21	82
25	P.A.F.S	1896	1,656	22	...	865	2,543	1,277	750	97	2,124	419	- 1,257	- 838
		1895	1,550	8	1	392	1,951	1,231	810	87	2,128	177*	- 1,080	- 1,257
		1894	1,722	14	...	357	2,093	1,356	820	111	2,287	194*	- 886	- 1,080
26	A.N.A.	1896	13,709	646	67	3,089	17,511	10,012	5,285	456	15,753	1,758	1,941	3,699
		1895	12,629	544	68	1,293	14,534	9,100	4,596	1,289	14,985	451*	2,392	1,941
		1894	11,736	554	70	1,382	13,742	8,325	4,567	351	13,243	499	1,893	2,392
27	G.S.R.S.	1896	160	...	24	13	197	163	59	20	242	45*	406	361
		1895	165	...	24	5	194	165	79	9	253	59*	465	406
		1894	163	...	29	10	202	175	62	9	246	44*	509	465
28	St.M.T.A.B.S.	1896	...	...	...	...	...	...	...	6	6	6*	6	...
		1895	48	...	...	1	49	30	20	..	50	1*	7	6
		1894	54	...	...	1	55	19	18	...	37	18	- 11	7
30	I.N.F.	1896	656	25	...	124	805	481	319	53	853	48*	- 523	- 571
		1895	597	45	...	110	752	442	320	59	821	69*	- 454	- 523
		1894	618	40	...	248	906	449	331	62	842	64	- 518	- 454
31	M.T.B.S.	1896	1,024	12	...	5	1,041	810	65	...	875	166	- 27	- 139
		1895	1,011	15	...	24	1,050	826	110	31	967	83	- 110	- 27
		1894	974	14	...	19	1,007	804	80	35	919	88	- 198	- 110
	Total of all the Societies ...	1896	114,820	3,231	711	23,496	142,258	83,534	43,967	10,513	138,014	4,244	31,509	35,753
		1895	109,500	3,033	707	22,204	135,444	80,955	43,861	10,895	135,711	267*	31,776	31,509
		1894	107,845	2,736	807	25,317	136,705	81,244	45,538	10,106	136,888	183*	31,959	31,776

NOTE.—The asterisk (*) signifies the excess of expenditure over receipts. The minus sign (-) signifies a debit balance.

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1896, and of each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Amount of Funds.						Proportion invested.	Interest realized.
			At end of Year.	Invested.			Uninvested.			
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.*		
1	M.U.I.O.O.F.—		£	£	£	£	£	£	per cent.	per cent.
I.	Bairnsdale		5,218	3,431	596	596	534	61	88·6	5·50
II.	Ballarat		48,672	33,408	11,611	2,405	1,248	...	97·4	4·96
III.	Bendigo		20,800	11,691	6,689	1,593	817	10	96·0	5·31
IV.	Castlemaine		24,175	11,666	9,496	2,454	559	...	97·7	4·45
V.	Collingwood		34,104	31,191	1,022	1,230	661	...	98·1	4·18
VI.	Corio		12,515	7,981	1,684	1,793	1,057	...	91·6	4·59
VII.	Hamilton		10,495	6,534	2,564	708	689	...	93·4	4·09
VIII.	North Yarra		8,036	4,288	968	2,555	225	...	97·2	2·83
IX.	Ovens and Murray		18,710	4,705	9,556	2,752	1,690	7	90·9	3·61
X.	Port Fairy		8,420	2,613	3,601	1,953	244	9	97·0	3·82
XI.	Port Phillip		108,009	78,253	14,466	10,494	4,772	24	95·6	3·94
XII.	Sale		4,876	2,974	1,175	330	393	4	91·9	4·97
XIII.	South Melbourne		31,339	25,033	1,685	1,650	2,965	6	90·5	4·04
XIV.	St. Arnaud		6,059	2,751	2,670	200	424	14	92·8	4·95
XV.	Talbot		1,971	1,004	605	...	362	...	81·6	4·23
XVI.	Warrnambool		5,451	1,490	3,681	...	280	...	94·9	5·80
XVII.	Wimmera		11,124	5,037	5,047	...	1,036	4	90·6	3·82
XVIII.	Yarra Yarra		16,177	9,265	2,858	3,325	729	...	95·5	2·98
1	Total of M.U.I.O.O.F.	1896	376,151	243,315	79,974	34,038	18,685	139	95·0	4·23
		1895	366,004	248,300	74,714	27,439	15,377	174	95·8	4·40
		1894	357,759	239,737	71,733	31,157	14,958	174	95·8	4·73
2	G.U.O.O.F.—									
I.	Ballarat		7,441	5,093	1,354	139	855	...	88·5	4·68
II.	Bendigo		1,378	1,030	233	...	115	...	91·7	3·30
III.	Castlemaine		6,317	2,878	2,799	245	395	...	93·7	3·58
IV.	Eastern		8,892	6,314	1,558	...	1,020	...	88·5	3·36
V.	Gippsland		4,650	2,040	687	1,075	830	18	81·8	4·13
VI.	Melbourne		21,875	15,160	2,025	3,476	1,214	...	94·5	4·14
2	Total of G.U.O.O.F.	1896	50,553	32,515	8,656	4,935	4,429	18	91·2	3·99
		1895	49,665	31,712	10,724	3,158	4,004	67	91·8	4·27
		1894	48,646	37,220	7,248	815	3,255	108	93·0	4·57

3	I.O.O.F.	1896	94,539	59,763	12,552	18,867	2,989	368	96·4	3·31
		1895	90,515	58,277	13,417	14,607	3,735	479	95·3	3·90
		1894	80,667	50,935	12,383	13,863	2,997	489	95·7	4·42
4	U.A.O.D.	1896	87,244	70,404	10,431	2,630	3,552	227	95·7	2·67
		1895	84,904	70,916	7,125	2,025	4,298	540	94·3	3·10
		1894	82,281	69,785	7,744	1,924	2,119	709	96·6	2·61
5	A.O.F., Ballarat	1896	2,713	...	1,912	...	377	424	70·5	2·75
		1895	2,820	...	2,081	...	344	395	73·8	2·58
		1894	2,918	...	2,153	...	210	555	73·8	3·61
6	A.O.F., Bendigo	1896	8,756	4,910	2,771	472	328	275	93·1	4·72
		1895	8,923	5,591	2,176	524	380	252	92·9	5·14
		1894	8,966	5,328	2,520	533	285	300	93·5	5·32
7	A.O.F., Geelong and Western	1896	5,216	1,715	3,269	137	95	...	98·2	3·81
		1895	5,242	1,747	3,009	315	171	...	96·7	3·24
		1894	5,139	1,710	2,951	316	162	...	96·8	4·14
8	A.O.F., Grenville	1896	1,217	75	845	50	171	76	79·7	2·97
		1895	1,216	100	874	50	123	69	84·2	3·40
		1894	1,254	125	1,007	...	81	41	90·3	4·14
9	A.O.F., Melbourne	1896	89,398	53,686	17,251	14,610	3,847	4	95·7	4·19
		1895	88,858	55,125	16,149	14,224	3,331	29	96·2	4·56
		1894	90,086	60,883	14,793	9,055	5,355	...	94·1	4·83
10	A.O.F., Ovens and Murray	1896	6,158	2,305	3,738	...	105	10	98·1	3·17
		1895	6,073	2,175	3,813	...	85	...	98·6	4·38
		1894	5,978	2,025	3,858	...	95	...	98·4	4·68
11	A.O.F., Portland	1896	7,810	2,850	2,662	1,826	472	...	94·0	2·89
		1895	8,050	3,102	2,907	1,581	457	3	94·3	3·72
		1894	8,557	3,334	3,014	1,608	601	...	93·0	4·01
12	A.O.F., Warrnambool	1896	2,967	2,629	229	60	48	1	98·3	6·82
		1895	2,870	2,535	233	...	96	6	96·4	5·85
		1894	2,905	2,310	573	...	14	8	99·2	6·39
13	A.O.F., Court Unity	1896	5,969	5,346	450	...	173	..	97·1	6·50
		1895	5,904	5,251	550	...	103	...	98·2	6·21
		1894	5,887	5,641	...	...	246	...	95·8	6·47
14	A.O.F., Court Freedom	1896	641	...	465	150	8	18	95·9	1·26
		1895	633	...	464	150	19	...	97·0	3·05
		1894	677	400	100	150	22	5	96·0	2·64
15	A.O.F., Court Ararat	1896	1,427	1,005	74	...	348	...	75·6	3·06
		1895	1,446	1,271	104	...	71	...	95·1	6·53
		1894	1,371	1,090	254	...	27	...	98·0	5·29
16	A.O.F., Court Amherst	1896	397	...	40	352	5	...	98·7	...
		1895	416	...	40	352	21	3	94·2	0·45
		1894	464	...	90	352	19	3	95·3	1·06

* See Report, pp. xxii and xxiii above, and 1895 Report, pp. xviii and xix.

TABLE IV.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Sick and Funeral Fund of each Society and District for the Year 1896, and of each Society for the Years 1895 and 1894—*continued.*

No.	Society and District.	Year.	Amount of Funds.							Interest realized.
			At end of Year.	Invested.			Uninvested.		Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.	Improperly in use by other Fund.*		
			£	£	£	£	£	£	per cent.	per cent.
17	I.O.R.	1896	138,146	97,141	24,489	8,658	7,777	81	94·3	4·20
		1895	133,176	94,976	24,133	9,719	4,147	201	96·7	4·55
		1894	129,079	97,024	20,941	7,450	3,538	118	97·2	4·14
18	O.S.T.—									
I.	Ballarat and Sandhurst	...	4,094	1,313	2,250	100	262	169	89·5	3·67
II.	Melbourne	...	7,655	5,855	1,030	30	620	120	90·3	3·95
III.	Victoria	...	15,827	7,564	4,590	2,375	1,239	59	91·8	3·63
—	National	...	4,319	3,050	678	...	376	215	86·3	4·03
18	Total of O.S.T.	1896	31,895	17,782	8,548	2,505	2,497	563	90·4	3·76
		1895	30,937	18,840	7,427	2,370	1,665	635	92·5	3·85
		1894	30,386	18,622	6,963	2,396	1,661	744	92·1	3·69
19	H.A.C.B.S.—									
I.	Ballarat	...	1,780	1,000	361	...	303	116	76·4	3·09
II.	Melbourne	...	25,361	17,477	4,754	...	2,983	147	87·7	3·91
19	Total of H.A.C.B.S. ...	1896	27,141	18,477	5,115	...	3,286	263	86·9	3·66
		1895	25,767	17,220	5,020	...	3,261	266	86·3	4·01
		1894	25,276	17,607	4,801	100	2,530	238	89·0	4·23
20	O.St.A.	1896	4,478	1,939	1,741	150	260	388	85·5	2·39
		1895	4,541	1,373	1,544	335	881	408	71·6	2·55
		1894	4,544	1,103	2,099	617	423	302	84·0	2·90
21	O.St.A., S.C.	1896	2,634	963	1,326	...	297	48	86·9	4·63
		1895	2,855	959	1,768	...	91	37	95·5	5·22
		1894	3,202	1,451	1,638	...	75	38	96·5	5·12
22	G.U.O.F.G.	1896	12,452	4,206	5,591	1,475	1,069	111	90·5	3·19
		1895	11,783	3,327	5,550	1,575	1,210	121	88·7	3·05
		1894	11,328	3,077	5,624	676	1,809	142	82·8	2·82
23	St.P.S., Melbourne	1896	15,457	11,645	2,003	...	648	1,161	88·3	2·68
		1895	15,414	11,648	2,149	...	559	1,058	89·5	3·02
		1894	15,035	11,475	2,113	...	618	829	90·3	3·55

24	St.P.S., Geelong & Western	1896	2,221	...	1,693	420	108	...	95·1	4·30
		1895	2,057	...	1,557	500	...	...	100·0	3·33
		1894	2,088	...	1,588	500	...	...	100·0	3·34
25	P.A.F.S.	1896	15,335	10,749	2,326	200	1,053	1,007	86·6	3·19
		1895	15,205	10,458	2,401	200	698	1,448	85·9	3·97
		1894	14,646	8,732	3,263	200	1,160	1,291	83·3	4·48
26	A.N.A.	1896	74,318	48,185	11,990	1,089	12,778	276	82·4	2·96
		1895	65,833	44,023	10,649	928	8,915	1,318	84·5	3·06
		1894	58,485	38,265	10,152	880	7,922	1,266	84·3	3·21
27	G.S.R.S.	1896	2,061	2,020	24	...	17	...	99·2	5·97
		1895	1,961	1,910	...	...	51	...	97·4	5·15
		1894	1,923	1,921	...	...	2	...	99·9	5·90
30	I.N.F.	1896	2,830	...	1,361	125	773	571	52·5	1·60
		1895	2,435	125	1,217	...	569	524	55·1	1·36
		1894	2,420	125	1,288	9	516	482	58·8	2·28
31	M.T.B.S.	1896	5,157	4,800	...	...	357	...	93·1	4·32
		1895	4,926	4,679	106	...	114	27	97·1	4·41
		1894	4,724	4,469	...	...	145	110	94·6	7·08
	Total of all the Societies	1896	1,075,281	698,425	211,526	92,749	66,552	6,029	93·3	3·83
		1895	1,040,610	695,640	202,057	80,052	54,801	8,060	94·0	4·12
		1894	1,007,978	684,904	191,581	72,659	50,882	7,952	94·2	4·29

* See Report, pp. xxii and xxiii above, and 1895 Report, pp. xviii and xix.

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1896, and of each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Amount of Funds.						Interest realized.
			At end of Year.	Invested.			Uninvested.	Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.		
			£	£	£	£	£	per cent.	per cent.
1	M.U.I.O.O.F.—								
I.	Bairnsdale		17	...	...	65	-48	100·0	...
II.	Ballarat		1,582	961	78	...	543	65·7	4·86
III.	Bendigo		4,649	1,236	1,433	886	1,094	76·5	2·16
IV.	Castlemaine		667	7	190	...	470	29·5	0·78
V.	Collingwood		458	220	127	...	111	75·8	3·07
VI.	Corio		282	100	6	30	146	48·2	6·49
VII.	Hamilton		170	...	50	...	120	29·4	2·29
VIII.	North Yarra		210	107	38	...	65	68·0	4·04
IX.	Ovens and Murray		497	78	60	108	251	49·5	3·41
X.	Port Fairy		112	...	77	...	35	68·8	0·85
XI.	Port Phillip		2,158	682	149	714	613	71·6	1·79
XII.	Sale		181	...	...	105	76	58·0	...
XIII.	South Melbourne		265	27	127	...	111	58·1	2·53
XIV.	St. Arnaud		45	...	...	...	45	...	...
XV.	Talbot		147	...	...	...	147	...	...
XVI.	Warrnambool		79	...	15	...	64	18·9	...
XVII.	Wimmera		295	30	141	...	124	58·0	1·75
XVIII.	Yarra Yarra		95	...	...	...	95	...	...
1	Total of M.U.I.O.O.F.	1896	11,909	3,448	2,491	1,908	4,062	65·9	2·49
		1895	11,318	3,319	1,562	2,670	3,767	66·7	2·83
		1894	10,474	2,747	1,559	2,552	3,616	65·5	2·90
2	G.U.O.O.F.—								
I.	Ballarat		207	36	...	...	171	17·4	1·07
II.	Bendigo		120	...	37	...	83	30·8	...
III.	Castlemaine		106	...	...	...	106	...	1·06
IV.	Eastern		79	...	...	...	79	...	...
V.	Gippsland		9	...	...	...	9	...	...
VI.	Melbourne		146	...	...	...	146	...	...
	Committee of Management Funds		270	...	64	...	206	23·7	...
2	Total of G.U.O.O.F.	1896	937	36	101	...	800	14·6	0·37
		1895	694	36	47	50	561	19·2	0·13
		1894	808	36	512	...	260	67·8	0·74

3	I.O.O.F.	1896	1,754	359	615	280	500	71·5	1·77
		1895	1,418	395	543	276	204	85·6	2·96
		1894	1,553	486	723	277	67	95·7	3·52
4	U.A.O.D.	1896	2,317	1,190	438	247	442	80·9	4·77
		1895	1,663	1,140	551	...	−28	100·0	5·98
		1894	1,783	1,300	555	...	−72	100·0	5·95
5	A.O.F., Ballarat	1896	−352	...	13	...	−395	...	...
		1895	−312	...	16	...	−328	...	..
		1894	−507	...	15	...	−522	...	...
6	A.O.F., Bendigo	1896	135	96	151	61	−173	100·0	11·50
		1895	91	81	188	9	−187	100.0	25·00
		1894	−27	...	178	...	−205	...	...
7	A.O.F., Geelong and Western	1896	199	...	90	...	109	45·2	0·53
		1895	180	...	50	...	130	27·8	0·54
		1894	193	...	49	...	144	25·4	0·56
8	A.O.F., Grenville	1896	−67	...	...	...	−67	...	...
		1895	−62	...	...	...	−62	...	...
		1894	−33	...	...	...	−33	...	...
9	A.O.F., Melbourne	1896	1,933	520	272	234	907	53·1	1·67
		1895	2,020	395	611	171	843	58·2	1·01
		1894	2,129	459	551	167	952	55·3	2·30
10	A.O.F., Ovens and Murray	1896	306	10	139	...	157	48·7	1·05
		1895	266	10	141	...	115	56·7	0·82
		1894	224	...	95	...	129	42·4	0·85
11	A.O.F., Portland	1896	165	...	60	...	105	36·4	...
		1895	167	...	12	...	155	7·2	...
		1894	162	...	58	...	104	35·8	...
12	A.O.F., Warrnambool	1896	127	...	...	100	27	78·7	2·40
		1895	123	100	...	...	23	81·3	...
		1894	137	...	139	...	−2	100·0	4·86
13	A.O.F., Court Unity	1896	35	...	...	...	35	...	..
		1895	48	...	...	...	48	...	...
		1894	52	...	...	...	52	...	..
14	A.O.F., Court Freedom	1896	−18	...	...	...	−18	...	...
		1895	...	...	...	...	...	...	..
		1894	−5	...	...	...	−5	...	...
15	A.O.F., Court Ararat	1896	17	...	...	...	17	...	...
		1895	11	...	...	...	11	...	...
		1894	22	...	...	...	22	...	...

NOTE.—The minus sign (−) signifies a debit balance.

TABLE V.—INVESTMENTS.—Funds, Invested and Uninvested, the Proportion Invested, and the Rate of Interest realized, in the Medical and Management Fund of each Society and District for the Year 1896, and of each Society for the Years 1895 and 1894—*continued.*

No.	Society and District.	Year.	Amount of Funds.						Interest realized.
			At end of Year.	Invested.			Uninvested.	Proportion invested.	
				On Mortgages and Debentures.	In Banks at Interest.	In Halls and other Freehold Property.	Cash not bearing Interest.		
			£	£	£	£	£	per cent.	per cent.
16	A.O.F., Court Amherst	1896	...	...	...	...	...	...	...
		1895	−3	...	...	...	−3	...	...
		1894	−3	...	...	...	−3	...	...
17	I.O.R.	1896	2,611	549	604	537	921	64·7	3·38
		1895	2,300	692	404	581	623	72·9	4·00
		1894	2,155	718	434	567	436	79·8	3·86
18	O.S.T.—								
I.	Ballarat and Sandhurst	...	−62	...	66	...	−128	...	...
II.	Melbourne	...	72	...	57	...	15	80·6	1·47
III.	Victoria	...	372	...	39	200	133	64·2	0·93
—	National	...	−214	...	...	...	−214	...	...
18	Total of O.S.T.	1896	168	...	162	200	−194	100·0	2·94
		1895	104	4	225	200	−325	100·0	9·26
		1894	4	5	204	200	−405	100·0	15·63
19	H.A.C.B.S.—								
I.	Ballarat	...	−79	...	...	...	−79	...	...
II.	Melbourne	...	1,450	485	351	...	614	57·7	1·15
19	Total of H.A.C.B.S.	1896	1,371	485	351	...	535	61·0	1·17
		1895	1,362	304	327	...	731	46·3	0·66
		1894	1,388	474	419	...	495	64·3	3·22
20	O.St.A.	1896	−190	...	1	...	−191	...	...
		1895	−165	...	...	...	−165	...	...
		1894	−28	221	17	...	−266	...	...
21	O.St.A., S.C.	1896	418	...	321	...	97	76·8	2·51
		1895	460	...	371	...	89	80·7	2·89
		1894	508	...	379	...	129	74·6	2·87
22	G.U.O.F.G.	1896	220	100	44	20	56	74·5	2·29
		1895	217	120	4	20	73	66·4	3·30
		1894	206	120	58	20	8	96·1	4·80

23	St.P.S., Melbourne	1896	8,839	...	...	10,000	−1,161	100·0	0·36
		1895	8,975	...	...	10,000	−1,025	100·0	0·02
		1894	9,261	50	10	10,000	−799	100·0	0·03
24	St.P.S., Geelong and Western	1896	159	...	...	...	159	...	...
		1895	88	...	33	...	55	37·5	...
		1894	82	...	1	...	81	1·2	...
25	P.A.F.S.	1896	−838	...	102	...	−940	...	...
		1895	−1,257	...	119	...	−1,376	...	...
		1894	−1,080	...	133	...	−1,213	...	...
26	A.N.A.	1896	3,699	1,232	896	...	1,571	57·5	2·38
		1895	1,941	1,003	734	...	204	89·5	3·14
		1894	2,392	1,345	627	844	−424	100·0	3·27
27	G.S.R.S.	1896	361	275	45	...	41	88·6	6·26
		1895	406	400	...	...	6	98·5	5·50
		1894	465	440	...	...	25	94·6	5·95
30	I.N.F.	1896	−571	...	...	...	−571	...	...
		1895	−523	...	...	...	−523	...	...
		1894	−454	...	...	...	−454	...	...
31	M.T.B.S.	1896	139	...	...	...	139	...	...
		1895	−27	...	...	...	−27	...	...
		1894	−110	...	...	...	−110	...	...
	Total of all the Societies	1896	35,753	8,300	6,896	13,587	6,970	80·5	2·11
		1895	31,509	7,999	5,938	13,977	3,595	88·6	2·23
		1894	31,776	8,401	6,716	14,627	2,032	93·6	2·53

NOTE.—The minus sign (−) signifies a debit balance.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures and Exclusions in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894.

No.	Society and District.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion and Clearance.		Exclusions† by Arrears, Resignation and Expulsion.	
			Members Sick.		Duration.			Sick Pay.			Members.		Wives.							
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.	Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
						wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
1	M.U.I.O.O.F.—																			
I.	Bairnsdale	...	66	225·3	467	7 0	1 4	5 14 3	1 5 9	0 16 2	5·39	6·83	...	...	...	129·38	163·82	121·29	153·58	
II.	Ballarat	...	406	279·4	4,272	10 3	3 0	7 11 8	2 2 5	0 14 5	19·01	21·34	10	6·13	6·88	61·93	69·51	54·57	61·25	
III.	Bendigo	...	679	230·1	6,612	9 4	2 1	7 3 1	1 12 11	0 14 8	17·61	19·99	20	5·97	6·78	77·02	87·43	66·57	75·57	
IV.	Castlemaine	...	336	254·9	4,293	12 5	3 2	8 18 4	2 5 6	0 14 0	26·10	28·83	10	6·87	7·59	54·26	59·94	43·27	47·80	
V.	Collingwood	...	256	230·6	3,574	14 0	3 1	9 10 1	2 3 10	0 13 7	15·72	17·12	9	7·44	8·11	55·42	60·36	44·67	48·65	
VI.	Corio	...	80	213·9	1,179	14 4	3 1	9 11 3	2 0 11	0 13 0	20·10	21·39	3	7·54	8·02	65·33	69·52	55·28	58·82	
VII.	Hamilton	...	78	218·5	675	8 4	1 5	6 15 8	1 9 8	0 15 8	9·69	11·20	1	2·42	2·80	89·59	103·64	79·90	92·44	
VIII.	North Yarra	...	107	204·6	1,414	13 1	2 4	9 4 6	1 17 9	0 14 0	7·08	7·65	4	7·08	7·65	61·95	66·92	40·71	43·98	
IX.	Ovens and Murray ...	...	274	247·1	1,820	6 4	1 4	5 4 6	1 5 10	0 15 9	5·34	6·31	4	3·05	3·62	104·50	123·53	87·72	103·70	
X.	Port Fairy	...	69	245·5	1,054	15 2	3 5	9 18 7	2 8 9	0 13 0	3·34	3·56	2	6·69	7·12	63·55	67·62	53·51	56·94	
XI.	Port Phillip	...	842	203·3	10,026	11 5	2 3	8 7 11	1 14 2	0 14 1	8·83	9·90	22	4·74	5·31	80·35	90·05	66·35	74·36	
XII.	Sale	...	62	303·9	343	5 3	1 4	4 12 7	1 8 2	0 16 9	3·92	4·90	2	7·84	9·80	125·49	156·86	98·04	122·55	
XIII.	South Melbourne	...	250	191·7	3,468	13 5	2 4	9 13 0	1 17 0	0 13 11	8·67	9·97	11	7·34	8·44	86·72	99·69	55·37	63·65	
XIV.	St. Arnaud	...	92	240·2	851	9 2	2 1	7 3 6	1 14 6	0 15 6	11·42	13·06	4	9·13	10·44	125·57	143·60	98·17	112·27	
XV.	Talbot	...	100	243·3	1,401	14 0	3 2	10 8 10	2 10 10	0 14 11	12·79	14·60	4	8·53	9·73	68·23	77·86	61·83	70·56	
XVI.	Warrnambool	...	66	194·1	1,024	15 3	3 0	9 5 2	1 15 11	0 11 11	5·21	5·88	2	5·21	5·88	54·69	61·77	41·67	47·06	
XVII.	Wimmera	...	156	237·8	1,079	7 0	1 4	5 4 4	1 4 10	0 15 1	8·92	10·67	4	5·10	6·10	117·20	140·24	103·18	123·48	
XVIII.	Yarra Yarra	...	131	175·4	1,551	11 5	2 0	7 17 9	1 7 8	0 13 4	9·45	10·71	2	2·36	2·68	76·74	87·01	67·30	76·31	
1	Total of M.U.I.O.O.F.	1896	4,050	225·6	45,103	11 1	2 3	7 18 5	1 15 9	0 14 3	12·60	14·26	114	5·61	6·35	79·08	89·50	65·20	73·79	
		1895	4,463	251·9	45,741	10 1	2 3	7 9 0	1 17 6	0 14 6	13·11	14·90	105	5·21	5·93	101·83	115·79	84·91	96·54	
		1894	4,245	236·5	44,180	10 2	2 3	7 13 0	1 16 2	0 14 9	11·09	12·65	106	5·18	5·91	100·38	114·45	87·87	100·18	
2	G.U.O.O.F.—																			
I.	Ballarat	...	123	241·2	1,203	9 5	2 2	6 17 3	1 13 1	0 14 0	14·01	15·69	...	...	...	78·81	88·24	77·06	86·27	
II.	Bendigo	...	75	243·5	1,147	15 2	3 4	6 16 6	1 13 3	0 8 11	32·88	38·96	...	...	...	87·67	103·90	84·93	100·65	
III.	Castlemaine	...	75	317·7	842	11 1	3 3	6 3 9	1 19 4	0 11 0	39·71	46·61	1	3·61	4·24	122·74	144·07	122·74	144·07	
IV.	Eastern	...	83	183·6	522	6 2	1 1	4 13 9	0 17 3	0 14 11	13·38	17·70	1	1·67	2·21	178·93	236·73	170·57	225·66	
V.	Gippsland	...	55	366·7	404	7 2	2 4	5 10 11	2 0 8	0 15 1	11·11	13·33	...	...	...	105·56	126·67	94·44	113·33	
VI.	Melbourne	...	282	231·9	3,888	13 5	3 1	7 18 4	1 16 9	0 11 6	11·35	13·16	13	9·22	10·69	131·91	152·96	116·31	134·87	
2	Total of G.U.O.O.F.	1896	693	241·3	8,006	11 3	2 5	6 17 0	1 13 1	0 11 10	16·76	19·85	15	4·41	5·22	124·38	147·28	115·26	136·49	
		1895	800	267·4	8,332	10 2	2 5	6 4 11	1 13 5	0 12 0	12·50	15·04	17	4·72	5·68	114·69	138·04	100·25	120·66	
		1894	787	251·6	8,389	10 4	2 4	7 0 0	1 15 3	0 13 2	11·42	14·07	8	2·08	2·56	177·05	218·03	147·19	181·27	

3	I.O.O.F.	1896	1,132	221·5	9,527	8	2	1	5	5 19 6	1 6 6	0 14 2	9·45	11·15	43	7·00	8·41	118·58	142·44	104·41	125·42
		1895	1,371	263·3	9,622	7	0	1	5	5 8 3	1 8 6	0 15 5	9·37	11·33	40	6·35	7·68	131·53	159·02	119·14	144·04
		1894	1,297	241·6	9,939	7	4	1	5	5 17 11	1 8 6	0 15 5	9·20	11·36	30	4·53	5·59	172·44	212·93	157·82	194·86
4	U.A.O.D.	1896	1,294	210·1	10,984	8	3	1	5	5 17 4	1 5 6	0 13 8	8·63	9·94	33	4·67	5·38	162·78	187·49	120·49	138·78
		1895	1,412	229·4	10,779	7	4	1	5	5 12 11	1 5 11	0 14 9	8·69	10·24	44	6·07	7·15	135·78	159·87	108·32	127·54
		1894	1,244	197·7	10,362	8	2	1	4	6 0 0	1 3 10	0 14 5	8·32	10·01	33	4·36	5·24	174·59	210·14	153·85	185·18
5	A.O.F., Ballarat ...	1896	82	330·7	1,530	18	4	6	1	5 19 0	1 19 5	0 6 5	31·25	32·25	4	15·62	16·13	54·69	56·46	54·69	56·46
		1895	78	303·5	1,289	16	3	5	0	5 12 10	1 14 3	0 6 10	22·39	23·35	1	3·73	3·89	18·66	19·46	14·93	15·56
		1894	67	244·5	1,199	17	5	4	2	7 15 6	1 18 0	0 8 8	28·17	29·20	4	14·08	14·60	126·76	131·39	66·90	69·34
6	A.O.F., Bendigo ...	1896	225	278·8	3,302	14	4	4	1	7 5 1	2 0 5	0 9 11	36·77	38·41	11	13·05	13·63	90·15	94·18	60·49	63·20
		1895	209	251·8	2,714	13	0	3	2	6 13 9	1 13 8	0 10 4	34·68	36·14	10	11·56	12·05	108·67	113·25	77·46	80·72
		1894	240	271·2	3,021	12	4	3	3	7 5 5	1 19 5	0 11 6	34·90	36·16	11	12·00	12·43	53·44	55·37	51·25	53·11
7	A.O.F., Geelong and Western	1896	60	201·3	737	12	2	2	3	7 11 0	1 10 5	0 12 4	22·22	23·49	3	9·52	10·07	57·14	60·40	57·14	60·40
		1895	75	242·7	674	9	0	2	1	5 5 11	1 5 8	0 11 10	9·32	9·71	3	9·32	9·71	83·85	87·38	80·75	84·14
		1894	61	184·8	540	8	5	1	4	4 18 0	0 18 1	0 11 1	5·81	6·06	4	11·63	12·12	122·09	127·27	116·28	121·21
8	A.O.F., Grenville ...	1896	20	256·4	222	11	1	2	5	5 12 0	1 8 9	0 10 1	12·05	12·82	1	12·05	12·79	36·14	38·46	36·14	38·46
		1895	21	265·8	221	10	3	2	5	5 0 0	1 6 7	0 9 6	22·99	25·32	1	11·49	12·66	45·98	50·63	45·98	50·63
		1894	27	321·5	265	9	5	3	1	6 16 4	2 3 10	0 13 11	32·97	35·71	1	10·99	11·90	21·98	23·81	21·98	23·81
9	A.O.F., Melbourne ...	1896	1,673	220·5	21,205	12	4	2	5	7 3 4	1 11 7	0 11 4	14·39	16·21	49	5·73	6·46	97·68	110·05	85·52	96·35
		1895	1,875	249·1	21,306	11	2	2	5	6 14 7	1 13 7	0 11 10	15·38	17·40	69	8·10	9·17	88·78	100·44	75·87	85·82
		1894	1,749	229·0	19,516	11	1	2	3	7 2 11	1 12 9	0 12 10	12·28	13·88	57	6·60	7·46	112·28	126·88	104·75	118·37
10	A.O.F., Ovens and Murray	1896	84	274·5	694	8	2	2	2	5 9 4	1 10 0	0 13 3	17·75	19·61	1	2·95	3·27	35·50	39·21	35·50	39·21
		1895	79	280·1	702	8	5	2	3	5 15 9	1 12 5	0 13 0	6·43	7·09	1	3·22	3·55	61·09	67·38	57·88	63·83
		1894	63	229·9	685	10	5	2	3	7 0 4	1 12 3	0 12 11	6·54	7·30	3	9·80	10·95	55·56	62·04	49·02	54·74
11	A.O.F., Portland ...	1896	101	259·6	1,532	15	1	4	0	6 14 3	1 14 11	0 8 11	29·05	30·85	5	12·11	12·85	67·80	71·98	65·38	69·41
		1895	125	296·9	1,938	15	3	4	4	8 13 8	2 11 7	0 11 2	31·67	33·25	3	6·79	7·13	52·04	54·63	49·77	52·26
		1894	120	269·1	1,525	12	4	3	3	6 18 4	1 17 3	0 10 11	6·36	6·73	6	12·71	13·45	72·03	76·23	69·92	73·99
12	A.O.F., Warrnambool ...	1896	29	263·6	499	17	1	4	3	7 10 4	1 19 8	0 8 9	8·20	9·09	2	16·39	18·18	65·57	72·73	65·57	72·73
		1895	34	323·8	527	15	3	5	0	9 6 6	3 0 5	0 12 0	17·09	19·05	...	...	...	76·92	85·71	68·38	76·19
		1894	26	240·7	375	14	2	3	3	9 5 5	2 4 7	0 12 11	...	...	3	26·09	27·78	34·78	37·04	34·78	37·04
13	A.O.F., Court Unity ...	1896	47	370·1	882	18	4	7	0	9 6 10	3 9 2	0 10 0	49·30	55·12	2	14·08	15·75	42·25	47·24	42·25	47·24
		1895	51	375·0	1,074	21	0	7	5	10 3 7	3 16 4	0 9 8	26·85	29·41	3	20·13	22·06	6·71	7·35	6·71	7·35
		1894	53	373·2	1,012	19	1	7	1	9 10 7	3 11 2	0 10 0	32·05	35·21	2	12·82	14·08	12·82	14·08	12·82	14·08
14	A.O.F., Court Freedom	1896	9	391·3	32	3	3	1	2	0 15 7	0 6 1	0 4 5	38·46	43·48	...	...	...	192·31	217·39	192·31	217·39
		1895	12	461·5	428	35	4	16	3	8 6 8	3 16 11	0 4 8	66·67	76·92	...	...	...	...	...	...	...
		1894	17	472·2	473	27	5	13	1	6 12 11	3 2 10	0 4 9	...	...	...	...	...	368·42	388·89	368·42	388·89
15	A.O.F., Court Ararat ...	1896	8	250·0	160	20	0	5	0	8 5 0	2 1 3	0 8 3	31·25	31·25	3	93·75	93·75	...	...	...	...
		1895	12	363·6	209	17	3	6	2	7 11 8	2 15 1	0 8 9	...	...	...	...	...	85·71	90·91	85·71	90·91
		1894	6	171·4	148	24	4	4	1	8 16 8	1 10 3	0 7 2	27·03	28·57	...	...	...	81·08	85·71	81·08	85·71

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

TABLE VI.—EXPERIENCE.—Rates of Sickness, Mortality, Departures and Exclusions in each Society and District for the Year 1896, and in each Society for the Years 1895 and 1894—*continued.*

No.	Society and District.	Year.	Sickness.									Mortality.					Departures* by Arrears, Resignation, Expulsion and Clearance.		Exclusions † by Arrears, Resignation and Expulsion.	
			Members Sick.		Duration.			Sick Pay.				Members.		Wives.						
			Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.		Per 1,000 Members.	Per 1,000 Effective Members.	Number of Deaths.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.	Per 1,000 Members.	Per 1,000 Effective Members.
						wks. dys.	wks. dys.	£ s. d.	£ s. d.	£ s. d.										
16	A.O.F., Court Amherst	1896	4	173·9	61	15 2	2 4	7 5 0	1 5 3	0 9 6		41·67	43·48	...	...	...	...	...	...	...
		1895	8	363·6	111	13 5	5 0	8 12 6	3 2 9	0 12 5		45·45	45·45	...	...	...	...	...	...	...
		1894	6	272·7	75	12 2	3 2	5 10 0	1 10 0	0 8 10		43·48	45·45	...	...	...	173·91	181·81	173·91	181·81
17	I.O.R.	1896	1,676	209·7	15,732	9 2	2 0	6 14 7	1 8 3	0 14 4		8·84	10·26	10	1·08	1·25	115·42	134·01	96·67	112·24
		1895	1,951	245·9	16,304	8 2	2 0	6 7 7	1 11 4	0 15 3		9·00	10·46	3	0·33	0·38	103·56	120·37	84·36	98·06
		1894	1,702	213·9	14,584	8 3	1 5	6 13 10	1 8 8	0 15 7		7·90	9·18	8	0·87	1·01	131·11	152·34	111·86	129·96
18	O.S.T.—																			
I.	Ballarat and Sandhurst ...	...	99	270·5	925	9 2	2 3	5 3 1	1 7 11	0 11 0		13·16	16·39	1	2·19	2·73	164·47	204·92	146·93	183·06
II.	Melbourne	...	236	242·1	2,410	10 1	2 3	5 6 6	1 5 9	0 10 5		6·11	8·21	1	0·76	1·03	177·23	237·95	161·12	216·41
III.	Victoria	...	114	191·3	1,285	11 2	2 1	5 6 0	1 0 3	0 9 5		3·92	5·03	1	1·31	1·68	154·25	197·99	145·10	186·24
18	Total of O.S.T.	1896	449	231·8	4,620	10 2	2 2	5 5 7	1 4 6	0 10 3		6·72	8·78	3	1·19	1·55	167·98	219·41	153·75	200·81
		1895	520	265·8	5,040	9 4	2 3	5 4 4	1 7 9	0 10 9		9·05	11·76	1	0·39	0·51	125·10	162·58	115·26	149·80
		1894	456	227·0	4,660	10 1	2 2	5 8 4	1 4 7	0 10 7		10·78	13·94	...	...	...	167·05	216·03	157·43	203·58
19	H.A.C.B.S.—																			
I.	Ballarat	...	58	236·7	379	6 3	1 3	4 16 3	1 2 9	0 14 9		21·81	28·57	2	6·23	8·16	174·45	228·57	165·11	216·32
II.	Melbourne	...	744	224·6	6,676	9 0	2 0	5 16 2	1 6 1	0 13 0		8·08	10·23	19	4·52	5·73	114·41	145·19	97·76	124·06
19	Total of H.A.C.B.S.	1896	802	225·4	7,055	8 5	2 0	5 14 9	1 5 11	0 13 1		9·06	11·52	21	4·64	5·90	118·67	150·93	102·54	130·41
		1895	850	253·4	6,626	7 5	2 0	5 4 0	1 6 4	0 13 4		12·44	15·50	22	5·26	6·56	117·49	146·35	100·50	125·19
		1894	753	220·2	6,603	8 5	2 0	5 15 5	1 5 5	0 13 2		10·93	13·16	13	3·16	3·80	127·00	152·97	118·26	142·44
20	O.St.A.	1896	114	224·4	1,186	10 2	2 2	4 15 1	1 1 4	0 9 2		35·21	39·37	6	10·56	11·81	140·85	157·48	133·80	149·61
		1895	128	236·2	939	7 2	1 4	5 3 2	1 4 4	0 14 1		25·64	29·52	6	9·62	11·07	163·46	188·19	142·63	164·21
		1894	111	187·2	858	7 4	1 3	5 10 7	1 0 9	0 14 3		23·63	26·98	8	11·82	13·49	121·12	138·28	118·17	134·90
21	O.St.A., S.C.	1896	56	259·5	1,279	22 5	6 0	10 3 3	2 12 8	0 8 11		34·78	37·04	...	...	...	69·57	74·07	65·22	69·44
		1895	65	276·6	1,303	20 0	5 3	9 7 8	2 11 11	0 9 5		63·49	68·09	1	3·97	4·26	99·21	106·38	79·37	85·11
		1894	63	252·0	1,379	21 5	5 3	12 2 6	3 1 2	0 11 1		25·93	28·00	4	14·81	16·00	48·15	52·00	48·15	52·00
22	G.U.O.F.G.	1896	199	192·3	1,652	8 2	1 4	6 3 3	1 3 8	0 14 10		6·83	8·70	6	4·55*	5·80	186·79	237·68	173·88	221·24
		1895	227	230·2	1,592	7 0	1 4	4 17 4	1 2 5	0 13 11		10·37	13·18	8	6·38	8·11	174·64	222·11	140·35	178·50
		1894	202	201·6	1,500	7 3	1 3	5 16 6	1 3 6	0 15 8		7·97	9·98	6	4·78	5·99	228·87	286·43	200·96	251·50

23	St.P.S., Melbourne ...	1896	108	225·9	1,052	9	4	2	1	6 16 10	1 10 11	0 14 1	19·82	23·01	5	9·01	10·46	111·71	129·71	100·90	117·15
		1895	120	234·4	1,009	8	2	2	0	6 1 10	1 8 7	0 14 6	18·46	21·48	9	15·10	17·58	75·50	87·89	75·50	87·89
		1894	121	228·3	1,256	10	2	2	2	6 8 9	1 9 5	0 12 5	14·47	16·98	1	1·61	1·89	123·79	145·28	120·58	141·51
24	St.P.S., Geelong and Western	1896	29	138·8	354	12	1	1	4	6 8 3	0 17 10	0 10 6	13·04	14·35	3	13·04	14·35	8·70	9·57	8·70	9·57
		1895	23	146·5	388	16	5	2	3	8 3 6	1 3 11	0 9 8	39·77	44·59	2	11·36	12·74	90·91	101·91	90·91	101·91
		1894	29	182·4	462	16	0	2	5	8 9 0	1 10 10	0 10 7	10·31	12·58	2	10·31	12·58	407·22	498·86	407·22	496·86
25	P.A.F.S.	1896	194	210·4	1,734	9	0	1	5	5 5 1	1 2 1	0 11 9	9·12	10·85	6	5·47	6·51	113·14	134·48	102·20	121·48
		1895	225	241·9	1,767	7	5	1	5	4 19 8	1 4 1	0 12 9	8·98	10·75	4	3·59	4·30	100·63	120·43	89·85	107·53
		1894	196	201·0	1,864	9	3	1	5	6 4 11	1 5 1	0 13 2	14·25	17·44	5	4·19	5·12	165·97	203·08	150·04	183·59
26	A.N.A.	1896	1,504	196·6	7,141	4	5	1	0	4 6 6	0 17 0	0 18 3	5·28	6·93	32	3·19	4·18	161·59	211·97	127·81	167·66
		1895	1,615	227·7	6,849	4	1	0	5	3 17 5	0 17 8	0 18 3	5·54	7·33	19	2·02	2·68	177·02	234·17	151·55	200·48
		1894	1,196	184·1	5,879	4	5	0	5	4 6 6	0 15 11	0 17 7	4·69	6·46	23	2·57	3·54	199·62	275·20	172·26	237·49
27	G.S.R.S.	1896	25	215·5	359	14	2	3	1	8 8 10	1 16 5	0 11 9	...	...	1	8·40	8·62	58·82	60·34	58·82	60·34
		1895	26	211·4	399	15	2	3	1	8 0 9	1 14 0	0 10 6	24·00	24·39	...	...	...	32·00	32·52	32·00	32·52
		1894	27	230·1	481	17	5	3	4	9 4 5	1 17 6	0 10 4	21·90	22·56	2	14·60	15·04	102·19	105·26	102·19	105·26
30	I.N.F.	1896	64	159·2	394	6	1	1	0	5 17 10	0 18 9	0 19 2	3·85	4·97	1	1·92	2·48	240·38	310·95	234·62	303·48
		1895	93	244·1	523	5	4	1	2	5 4 6	1 5 6	0 18 7	3·90	5·25	4	7·80	10·50	323·59	435·70	304·09	409·45
		1894	77	195·5	326	4	1	0	5	3 14 10	0 14 8	0 17 8	5·24	7·61	3	5·24	7·61	263·99	383·25	202·80	294·42
31	M.T.B.S.	1896	307	444·3	1,481	4	5	2	1	3 19 10	1 15 6	0 16 6	2·73	2·89	8	10·93	11·58	159·84	169·32	159·84	169·32
		1895	333	489·0	1,271	3	5	1	5	3 14 4	1 16 4	0 19 6	5·51	5·87	5	6·89	7·34	90·91	96·92	90·91	96·92
		1894	314	463·1	1,364	4	2	2	0	4 3 0	1 18 6	0 19 1	2·83	2·95	4	5·66	5·89	130·31	135·69	130·31	135·69
	Total of all the Societies	1896	15,038	221·1	148,515	9	5	2	1	6 11 1	1 9 0	0 13 3	11·14	13·10	388	4·85	5·71	117·52	138·26	98·45	115·82
		1895	16,808	250·6	149,800	8	5	2	1	6 3 1	1 10 10	0 13 10	11·61	13·72	381	4·81	5·68	119·19	140·84	101·44	119·86
		1894	15,284	225·6	143,285	9	2	2	1	6 11 10	1 9 9	0 14 1	10·13	12·06	348	4·32	5·14	140·61	167·33	124·60	148·27

* "Departures" signifies members who have left for all causes except Death.

† "Exclusions" signifies members who have left for all causes except Clearance and Death.

VIa.—Sickness in Half-yearly Periods: Duration and Cost under the Highest Rate of Sick Pay per week of the First Half-year, the Reduced Rates of the Second Half-year, and of that continued beyond One Year.

No.	Society and District.	First Half-year.			Second Half-year.			Beyond One Year.			Total Duration and Cost.			Ratio of each Period to Total.
		Members.	Period. 1°.	Cost.	Members.	Period. 2°.	Cost.	Members.	Period. 3°.	Cost.	Members.	Period.	Cost.	
			wks. dys.	£ s. d.		wks. dys.	£ s. d.		wks. dys.	£ s. d.		wks. dys.	£ s. d.	per cent. 1°. 2°. 3°.
1	M.U.I.O.O.F.													
I.	Bairnsdale	60	258 3	258 11 5	7	78 2	53 4 10	6	130 0	65 0 0	73	466 5	376 16 3	55 17 28
II.	Ballarat	353	1,784 1	1,784 1 8	28	494 5	321 2 7	52	1,993 1	973 16 2	433	4,272 1	3,079 0 5	42 12 46
III.	Bendigo	600	2,971 4	2,967 6 3	55	749 5	507 9 11	119	2,890 2	1,381 16 4	774	6,611 5	4,856 12 6	45 11 44
IV.	Castlemaine	285	1,576 2	1,572 4 10	40	629 3	418 3 4	55	2,087 2	1,006 3 3	380	4,293 1	2,996 11 5	37 15 48
V.	Collingwood	206	1,204 3	1,204 10 0	28	337 2	224 17 3	53	2,632 1	1,003 9 0	287	3,574 0	2,432 16 3	34 9 57
VI.	Corio	63	349 5	349 16 8	3	45 0	29 19 10	18	784 1	385 6 8	84	1,179 0	765 3 2	30 4 66
VII.	Hamilton...	69	349 2	349 3 5	9	100 4	67 2 2	6	225 2	112 13 4	84	675 2	528 18 11	52 15 33
VIII.	North Yarra	90	501 1	501 0 0	11	193 4	129 2 0	19	718 5	356 10 10	120	1,413 3	986 12 10	35 14 51
IX.	Ovens and Murray ...	251	1,001 3	1,001 14 4	14	203 0	124 12 8	14	616 1	305 16 3	279	1,820 4	1,432 3 3	55 11 34
X.	Port Fairy	51	303 3	303 10 0	8	76 3	50 19 9	15	673 4	330 6 8	74	1,053 4	684 16 5	29 7 64
XI.	Port Phillip	711	3,972 2	3,972 7 10	69	849 4	561 4 11	129	5,204 0	2,535 19 8	909	10,026 0	7,069 12 5	40 8 52
XII.	Sale	59	226 1	226 3 4	1	12 3	8 6 8	2	104 0	52 0 0	62	342 4	286 10 0	66 4 30
XIII.	South Melbourne	205	1,246 2	1,246 8 0	25	391 5	260 14 3	50	1,830 2	906 3 7	280	3,468 3	2,413 5 10	36 11 53
XIV.	St. Arnaud	86	484 4	484 13 4	9	109 5	73 12 1	7	256 5	102 8 4	102	851 2	660 13 9	57 13 30
XV.	Talbot	86	637 0	637 0 0	14	161 3	106 8 1	16	602 1	302 1 2	116	1,400 4	1,044 9 3	46 11 43
XVI.	Warrnambool	47	249 1	249 3 4	3	55 0	38 13 4	19	719 4	322 17 4	69	1,023 5	610 14 0	24 6 70
XVII.	Wimmera	137	553 0	552 7 0	6	78 3	52 6 7	13	447 1	209 9 2	156	1,078 4	814 2 9	51 7 42
XVIII.	Yarra Yarra	111	498 4	498 13 8	5	112 0	74 13 1	20	940 1	460 1 8	136	1,550 5	1,033 8 5	32 7 61
1	Total of the M.U.I.O.O.F.	3,470	18,167 4	18,157 15 1	335	4,679 3	3,102 13 4	613	22,255 3	10,811 19 5	4,418	45,102 4	32,072 7 10	40 10 50
2	G.U.O.O.F.													
I.	Ballarat	110	646 5	646 16 8	9	118 0	88 0 0	14	437 4	109 8 4	133	1,202 3	844 5 0	54 10 36
II.	Bendigo	55	333 2	333 6 8	7	52 0	39 13 4	20	761 4	138 10 1	82	1,147 0	511 10 1	29 5 66
III.	Castlemaine	61	370 4	331 10 0	8	71 1	38 14 7	13	400 3	93 17 6	82	842 2	464 2 1	44 8 48
IV.	Eastern	78	311 3	311 9 8	5	49 1	36 17 6	5	161 3	40 7 6	88	522 1	388 14 8	60 9 31
V.	Gippsland	32	265 0	265 0 0	3	10 4	8 0 0	3	129 0	32 5 0	38	404 4	305 5 0	65 3 32
VI.	Melbourne	235	1,585 0	1,527 19 10	27	328 3	227 8 0	47	1,974 0	476 11 3	309	3,887 3	2,231 19 1	41 8 51
2	Total of the G.U.O.O.F.	571	3,512 2	3,416 2 10	59	629 3	438 13 5	102	3,864 2	890 19 8	732	8,006 1	4,745 15 11	44 8 48
3	I.O.O.F.	1,053	5,413 3	5,399 19 4	77	1,149 1	701 6 6	84	2,964 4	665 10 0	1,214	9,527 2	6,766 15 10	57 12 31
4	U.A.O.D.	1,161	6,077 0	6,076 19 6	112	1,163 2	556 10 2	98	3,743 5	941 0 2	1,371	10,984 1	7,584 9 10	55 11 34
5	A.O.F., Ballarat	38	267 0	212 7 1	12	154 2	87 10 5	43	1,108 5	187 11 10	93	1,530 1	487 9 4	17 10 73
6	A.O.F., Bendigo	182	1,126 0	1,024 8 2	36	593 0	223 19 7	43	1,582 4	384 1 2	261	3,301 4	1,632 8 11	34 18 48
7	A.O.F., Geelong and Western	54	337 1	337 3 4	6	62 0	31 0 0	8	338 0	84 10 0	68	737 1	452 13 4	46 8 46
8	A.O.F., Grenville	16	95 4	77 3 10	2	41 4	14 6 9	3	85 0	20 7 9	21	222 2	111 18 4	43 19 38

9	A.O.F., Melbourne	1,399	8,193	2	8,193	6	8	213	2,245	5	1,122	16	8	264	10,766	1	2,672	18	1	1,876	21,205	2	11,989	1	5	39	10	51
10	A.O.F., Ovens and Murray ...	74	357	2	357	6	8	8	70	3	35	5	0	8	266	0	66	10	0	90	693	5	459	1	8	52	10	38
11	A.O.F., Portland	80	433	1	394	13	8	8	99	4	39	0	8	34	998	5	244	7	2	122	1,531	4	678	1	6	29	6	65
12	A.O.F., Warrnambool ...	21	112	1	112	2	8	7	348	0	87	0	0	4	38	3	19	6	0	32	498	4	218	8	8	33	69	8
13	A.O.F., Court Unity ...	31	249	0	247	0	0	6	147	3	72	1	6	15	485	1	121	5	0	52	881	4	440	6	6	28	17	55
14	A.O.F., Court Freedom ...	2	3	3	2	6	0	7	28	0	5	5	0	...	...		...			9	31	3	7	11	0	13	87	—
15	A.O.F., Court Ararat ...	5	34	3	34	10	0	...	...		...			3	125	0	31	5	0	8	159	3	65	15	0	22	—	78
16	A.O.F., Court Amherst ...	5	19	2	19	2	10	...	...		...			1	42	0	10	10	0	6	61	2	29	12	10	31	—	69
17	I.O.R.	1,552	9,433	5	9,426	11	3	...	...		...			200	6,298	2	1,846	11	10	1,752	15,732	1	11,273	3	1	60	—	40
18	O.S.T.—																											
I.	Ballarat and Sandhurst ...	82	460	1	350	12	7	14	227	5	99	9	0	8	236	3	60	0	2	104	924	3	510	1	9	50	24	26
II.	Melbourne	203	1,482	0	976	13	0	36	573	2	188	12	6	22	355	0	90	8	0	261	2,410	2	1,255	13	6	61	24	15
III.	Victoria	96	399	5	390	5	0	5	54	1	33	4	2	19	831	3	180	14	2	120	1,285	3	604	3	4	31	4	65
18	Total of O.S.T. ...	381	2,342	0	1,717	10	7	55	855	2	321	5	8	49	1,423	0	331	2	4	485	4,620	2	2,369	18	7	51	18	31
19	H.A.C.B.S.—																											
I.	Ballarat	52	266	2	253	7	6	4	22	1	11	1	6	9	90	3	15	0	1	65	379	0	279	9	1	70	6	24
II.	Melbourne	640	3,162	4	3,078	6	8	151	1,001	4	617	5	10	75	2,511	3	626	7	2	866	6,675	5	4,321	19	8	47	15	38
19	Total of H.A.C.B.S. ...	692	3,429	0	3,331	14	2	155	1,023	5	628	7	4	84	2,602	0	641	7	3	931	7,054	5	4,601	8	9	49	14	37
20	O.St.A.	90	473	0	388	18	10	16	126	3	62	6	5	21	586	5	90	5	1	127	1,186	2	541	10	4	40	10	50
21	O.St.A., S.C.	38	291	2	291	6	8	13	178	1	89	1	8	26	809	3	187	17	0	77	1,279	0	568	5	4	23	14	63
22	G.U.O.F.G.	181	1,060	0	967	15	8	17	146	5	90	11	10	11	445	1	166	18	9	209	1,652	0	1,225	6	3	64	9	27
23	St.P.S., Melbourne	99	590	3	590	11	8	14	182	3	78	10	0	8	279	0	69	15	0	121	1,052	0	738	16	8	56	17	27
24	St.P.S., Geelong and Western	25	124	3	118	10	0	2	41	0	20	10	0	5	188	4	47	3	0	32	354	1	186	3	0	35	12	53
25	P.A.F.S.	171	919	3	843	8	1	21	142	4	56	0	2	20	671	1	119	13	5	212	1,733	2	1,019	1	8	52	8	40
26	A.N.A.	1,479	6,110	4	6,104	17	2	39	550	2	275	3	3	17	480	0	121	19	2	1,535	7,141	0	6,501	19	7	86	7	7
27	G.S.R.S.	21	102	5	101	11	6	4	31	1	23	7	2	7	225	2	86	9	8	32	359	2	211	8	4	29	9	62
30	I.N.F.	60	365	2	362	15	10	8	28	5	14	8	4	...	...		...			68	394	1	377	4	2	93	7	—
31	M.T.B.S.	299	1,399	3	1,189	0	0	16	66	4	32	16	0	2	15	0	3	15	0	317	1,481	1	1,225	11	0	94	5	1
	Total of all the Societies ...	13,250	71,040	4	69,496	19	1	1,330	15,962	5	8,803	19	2	1,691	61,511	3	20,280	16	5	16,271	148,515	0	98,581	14	8	48	10	42

NOTE.—In the I.O.R., the sum of 20s. being paid for twelve months, the figures given in the column headed "First Half-year" necessarily include those belonging to the second half-year; this society, besides, as well as a few others, makes a further reduction for sickness continued beyond eighteen months, which is included under column headed "Beyond One Year."

Table VII.—Receipts, Expenditure and Capital for 1896 of Additional Societies and Funds not included in the preceding Tables.

Society.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Capital at Beginning of Year.	Capital at End of Year.	Disposal of Capital.		
														Invested.		Cash not bearing Interest.
	Contributions.	Interest.	Other Receipts.	Total.	—	—	Bounties to Widows and Orphans.	Management.	Other Expenditure.	Total.				On Mortgages.	In Banks at Interest.	
	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£	£
M.U.I.O.O.F.																
Bendigo District.																
Widows and Orphans' Fund	442	407	1	850	...	...	640	118	20	778	72	10,664	10,736	10,116	212	408
Port Phillip District.																
Funeral Fund	59	147	...	206	...	...	243	...	25	268	62*	6,663	6,601	6,260	...	341
Management Fund	30	21	400†	451	...	...	...	51	...	51	400	...	400	375	...	25
Total	89	168	400	657	...	...	243	51	25	319	338	6,663	7,001	6,635	...	366
A.O.F.																
Bendigo District.																
Widows and Orphans' Fund	22	36	...	58	...	...	24	14	...	38	20	484	504	430	...	74
Total W. and O. Funds	553	611	401	1,565	...	...	907	183	45	1,135	430	17,811	18,241	17,181	212	848
					Pension Fund.	Voluntary and Retiring Fund.										
Congregational Ministers' Provident Society	88‡	580	...	668	208§	65	...	...	16	289	379	12,835	13,214‖	10,666	2,533	15
					Sick Pay.	Funeral Donations.										
C.C.C.A.S.	302	...	100	402	178	47	...	37	...	262	140	...	140	...	...	140
J.C.A.S.	231	...	16	247	143	40	...	26	13	222	25	...	25	...	...	25

Note.—The asterisk (*) signifies the excess of the expenditure over the receipts.

† Capital at beginning of year.

‡ Contributed by beneficiary members, honorary members, and churches.

§ Payments to eight members on the Pension Fund.

‖ Divided between the several funds as follow:—Capital Fund, £7,200; Voluntary and Retiring Fund, £1,172; Pension Fund, £1,975; Decease Fund (Immediate), £1,924, (Reserve) £943.

AGGREGATE FIGURES OF ALL THE FRIENDLY SOCIETIES IN VICTORIA IN EACH OF THE NINETEEN YEARS 1878–96.

VIII.—Societies, Branches, and Members in each year 1878–96.

Year.	Societies.	Branches.	Members.						Average Number of Effective Members.	Gain. (Loss –).
			Admitted by Initiation and Clearance.	Died.	Left by Clearance, Arrears, &c.	At beginning of Year.	At end of Year.	Average Number.		
1878	35	756	5,130	467	4,419	45,430	45,674	45,552	...	244
1879	35	766	5,225	452	5,079	45,674	45,368	45,521	*	– 306
1880	33	748	5,839	425	4,397	45,368	46,385	45,876	*	1,017
1881	33	759	7,724	571	4,107	46,385	49,431	47,908	*	3,046
1882	33	762	8,445	606	4,610	49,431	52,660	51,045	*	3,229
1883	33	776	10,397	593	4,962	52,660	57,502	55,081	46,830	4,842
1884	32	788	9,285	640	5,930	57,502	60,217	58,859	50,584	2,715
1885	32	817	10,346	631	5,802	60,217	64,130	62,173	52,989	3,913
1886	30	856	12,445	703	6,392	64,130	69,480	66,805	55,507	5,350
1887	32	891	12,437	801	8,600	69,480	72,516	70,998	58,948	3,036
1888	33	930	14,601	790	7,671	72,516	78,656	75,586	61,987	6,140
1889	33	969	16,485	883	9,493	78,656	84,765	81,710	66,558	6,109
1890	33	1,003	14,908	925	10,614	84,765	88,134	86,450	70,510	3,369
1891	33	1,048	14,272	1,001	11,002	88,134	90,403	89,269	73,144	2,269
1892	33	1,061	10,297	915	12,782	90,403	87,003	88,703	73,163	– 3,400
1893	33	1,064	8,911	838	13,072	87,003	82,004	84,504	70,381	– 4,999
1894	33	1,075	9,351	817	11,334	82,004	79,204	80,604	67,735	– 2,800
1895	31	1,069	10,475	920	9,447	79,204	79,312	79,258	67,077	108
*1896	32	1,074	11,672	891	9,402	79,312	80,691	80,001	68,002	1,379
1878–96	...	...	198,245	13,869	149,115	45,430	80,691	...	...	35,261

* The Effective members, those entitled to sick or funeral benefits, were not distinguished from the total number of members prior to 1883.

IX.—Total Receipts, Expenditure and Funds, in the Sick and Funeral and Medical and Management Funds, taken together, for each year 1878-96.

Year.	Receipts.				Expenditure.						Excess of Receipts over Expenditure.	Funds at beginning of Period.	Funds at end of Period.
	Contributions, Entrance Fees, and Levies.	Interest.	Other Receipts.	Total.	Sick Pay.	Funeral Benefits.	Medical Attendance and Medicine.	Management.	Other Expenditure.	Total.			
	£	£	£	£	£	£	£	£	£	£	£	£	£
1878	131,019	18,015	12,845	161,879	45,141	11,412	47,131	25,374	10,992	140,050	21,829	367,079	388,908
1879	130,245	20,981	18,491	169,717	47,257	11,031	47,467	24,842	15,196	145,793	23,924	388,908	412,832
1880	132,061	22,612	15,688	170,361	46,157	10,083	47,354	25,014	14,858	143,466	26,895	412,832	439,727
1881	139,085	22,577	17,609	179,271	49,219	13,276	49,716	25,891	16,376	154,478	24,793	439,727	464,520
1882	149,991	24,490	19,063	193,544	50,489	12,996	53,397	27,544	20,506	164,932	28,612	464,520	493,132
1883	161,310	25,386	23,141	209,837	55,002	14,191	57,608	28,342	21,509	176,652	33,185	493,132	526,317
1884	172,853	29,104	23,710	225,667	55,196	14,592	62,060	29,891	20,292	182,031	43,636	526,317	569,953
1885	181,210	30,815	22,433	234,458	61,296	14,976	65,135	31,555	17,860	190,822	43,636	569,953	613,589
1886	193,911	32,010	33,050	258,971	63,499	17,118	69,901	33,278	22,994	206,790	52,181	613,589	665,770
1887	203,559	36,608	26,939	267,106	69,045	17,650	73,003	35,525	23,592	218,815	48,291	665,770	714,061
1888	223,019	37,874	21,035	281,928	67,347	18,260	77,923	36,499	27,713	227,742	54,186	714,061	768,247
1889	236,131	40,485	25,391	302,007	75,811	20,601	84,069	41,985	19,175	241,641	60,366	768,247	828,613
1890	246,516	45,838	27,809	320,163	88,641	20,867	88,591	45,765	24,843	268,707	51,456	828,613	880,069
1891	254,721	46,783	36,087	337,591	98,016	22,441	91,024	48,080	27,775	287,336	50,255	880,069	930,324
1892	245,914	47,569	26,066	319,549	90,924	20,827	90,955	49,158	19,080	270,944	48,605	930,324	978,929
1893	233,498	46,446	25,207	305,151	101,253	19,105	84,918	45,692	18,762	269,730	35,421	978,929	1,014,350
1894	226,903	43,493	26,743	297,139	100,753	18,538	81,244	45,538	25,662	271,735	25,404	1,014,350	1,039,754
1895	230,004	42,889	31,882	304,775	103,457	21,419	80,955	43,861	22,718	272,410	32,365	1,039,754	1,072,119
1896	236,302	41,198	29,124	306,624	98,582	21,164	83,534	43,967	20,462	267,709	38,915	1,072,119	1,111,034
1878–96	3,728,252	655,173	462,313	4,845,738	1,367,085	320,547	1,335,985	687,801	390,365	4,101,783	743,955	367,079	1,111,034

TABLE X.—INVESTMENTS of the Sick and Funeral and Medical and Management Funds taken together in each year 1878–96.

Year.	Funds.					
	Total.	Invested on Mortgages and Debentures and in Bank Deposits.	Invested in Halls and other Freehold Property.	Not invested.	Proportion invested.	Interest realized.
	£	£	£	£	per cent.	per cent.
1878	388,908	304,641	44,062	40,265	89·7	4·76
1879	412,832	328,426	47,856	36,550	91·1	5·23
1880	439,727	346,581	48,565	44,581	89·9	5·30
1881	464,520	367,918	47,168	49,434	89·4	4·99
1882	493,132	400,968	44,846	47,318	90·4	5·11
1883	526,317	429,157	51,588	45,572	91·3	4·98
1884	569,953	465,984	47,245	56,724	90·0	5·31
1885	613,589	510,897	46,530	56,162	90·8	5·21
1886	665,770	559,112	57,547	49,111	92·6	5·00
1887	714,061	604,360	55,117	54,584	92·4	5·31
1888	768,247	638,030	66,852	63,365	91·8	5·11
1889	828,613	698,587	69,527	60,499	92·7	5·07
1890	880,069	748,609	69,813	61,647	93·0	5·37
1891	930,324	804,565	70,365	55,394	94·0	5·17
1892	978,929	846,036	73,915	58,978	94·0	4·98
1893	1,014,350	884,150	79,994	50,206	95·1	4·66
1894	1,039,754	891,602	87,286	60,866	94·1	4·23
1895	1,072,119	911,634	94,029	66,456	93·8	4·06
1896	1,111,034	925,147	106,336	79,551	92·8	3·77
Average	...	...	...	...	92·0	4·94

TABLE XI.—EXPERIENCE of Sickness, Mortality and Departures in each year 1878–96.

Year.	Sickness.									Mortality.			Departures by Arrears, &c., and Clearance, per 1,000 Members.
	Members Sick.		Duration.			Sick Pay.				Of Members.	Of Wives.		
	Number.	Per 1,000 Effective Members.	Number of Weeks.	Per Sick Member.	Per Effective Member.	Per Sick Member.	Per Effective Member.	Per Week.		Per 1,000 Members.	Number of Deaths.	Per 1,000 Members.	
				wks. dys.	working days.	£ s. d.	£ s. d.	s. d.					
1878	8,207	*	55,289	6 4	*	5 10 0	*	16 4		10·25	291	6·39	97·01
1879	8,519	*	58,974	6 5	*	5 10 11	*	16 0		9·93	240	5·27	111·57
1880	8,310	*	58,443	7 0	*	5 11 1	*	15 10		9·26	218	4·75	95·85
1881	8,554	*	62,174	7 2	*	5 15 0	*	15 10		11·92	288	6·01	85·73
1882	8,966	*	64,311	7 1	*	5 12 7	*	15 8		11·87	277	5·43	90·31
1883	9,482	202·5	70,722	7 3	9·1	5 16 0	1 3 6	15 7		10·77	321	5·83	90·09
1884	9,286	183·6	71,907	7 4	8·5	5 18 11	1 1 10	15 4		10·87	326	5·54	100·75
1885	10,920	206·1	78,642	7 1	8·9	5 12 3	1 3 2	15 7		10·15	353	5·68	93·32
1886	10,177	183·3	80,621	7 5	8·7	6 4 9	1 2 11	15 9		10·52	362	5·42	95·68
1887	11,209	190·2	88,532	7 5	9·0	6 3 0	1 3 5	15 7		11·28	321	4·52	121·13
1888	11,227	181·1	89,602	8 0	8·7	6 0 0	1 1 9	15 0		10·45	383	5·07	101·49
1889	12,243	183·8	99,230	8 0	8·9	6 3 11	1 2 10	15 4		10·81	437	5·35	116·18
1890	14,806	210·0	115,906	7 5	9·9	5 19 9	1 5 2	15 4		10·70	434	5·02	122·78
1891	17,693	241·9	128,431	7 2	10·5	5 10 10	1 6 10	15 3		11·21	454	5·09	123·25
1892	13,968	190·9	124,668	9 0	10·2	6 10 2	1 4 10	14 7		10·32	417	4·70	144·10
1893	16,611	236·0	138,706	8 2	11·8	6 1 11	1 8 9	14 7		9·92	359	4·25	154·69
1894	15,284	225·6	143,285	9 2	12·7	6 11 10	1 9 9	14 1		10·13	348	4·32	140·61
1895	16,808	250·6	149,800	8 5	13·4	6 3 1	1 10 10	13 10		11·61	381	4·81	119·19
1896	15,038	221·1	148,515	9 5	13·1	6 11 1	1 9 0	13 3		11·14	388	4·85	117·52
Average ...	...	207·6	...	7 5	10·2	5 19 4	1 5 4	15 2		10·69	...	5·17	111·64

* See footnote to Table VIII. on previous page.

TABLE XII.—SUMMARY of all Funds possessed by Friendly Societies in Victoria at the end of 1896.

Names of Funds.	Amount.
	£
Sick and Funeral Funds	1,075,281
Medical and Management Funds	35,753
Widows and Orphans' Funds	18,241
Congregational Ministers' Provident Society Funds	13,214
Accident Funds	165
Other Funds, chiefly Benevolent and Suspense Funds	12,754
Grand Total	£1,155,408
Average per Member	£14 6s. 5d.

By Authority: ROBT. S. BRAIN, Government Printer, Melbourne.